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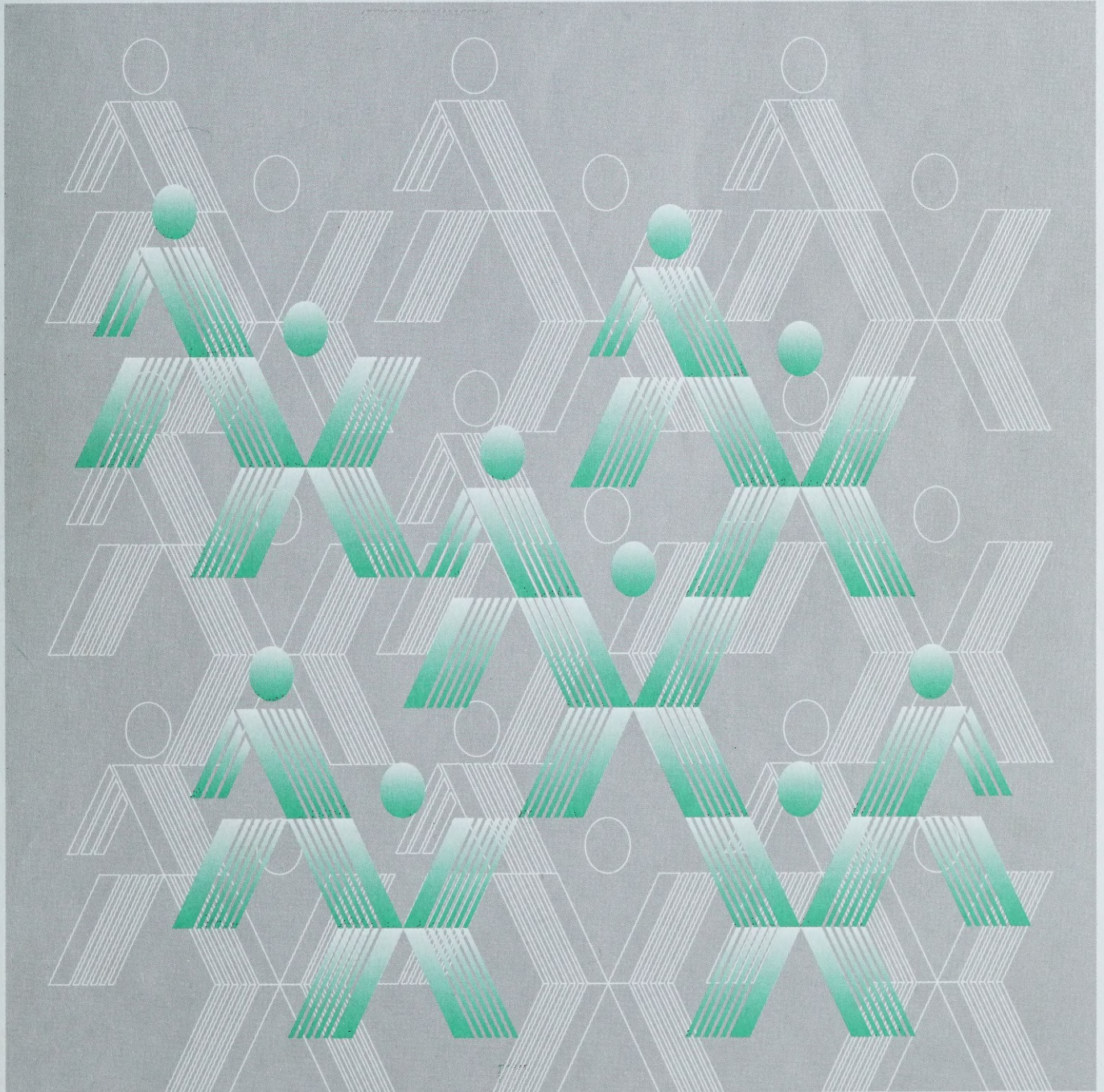
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# A Portrait of Seniors in Canada

**Second Edition**

Target groups project

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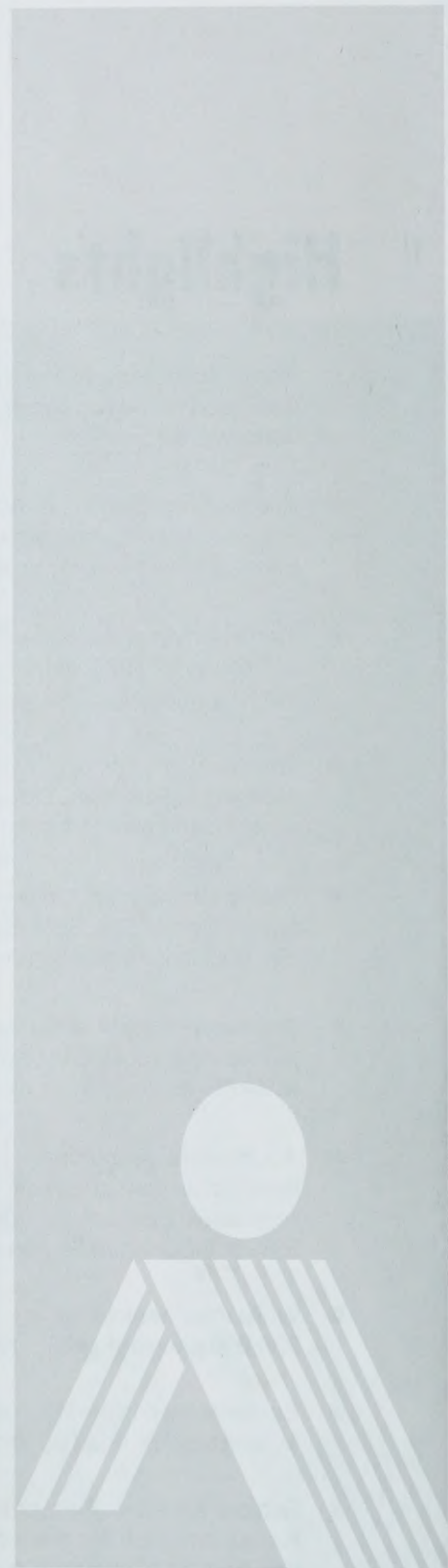
# Highlights

- Seniors constitute one of the fastest growing population groups in Canada. In 1995, there were an estimated 3.6 million seniors; that year, they represented 12% of the total population, up from 10% in 1981 and 5% in 1921.
- The senior population is also expected to continue to grow rapidly during the next several decades. Statistics Canada has projected that by the year 2016, 16% of all Canadians will be aged 65 and over, and that by 2041, an estimated 23% of the population will be seniors.
- There have been particularly rapid increases in the number of people in the very oldest age categories in Canada. In 1995, there were almost 350,000 people aged 85 and over who represented 1.2% of the total population; this was double the figure in 1971 (0.6%) and six times that in 1921 (0.2%).
- The number of people in the very oldest age group is also expected to increase rapidly in the approaching decades. Statistics Canada has projected that there will be almost 1.6 million Canadians aged 85 and over in 2041, making up 4% of the overall population that year.
- Women make up a relatively large share of the senior population, especially that in the very oldest age range. In 1995, 58% of all people aged 65 and over were female. Women also made up 70% of the population aged 85 and over.
- The large majority of seniors live at home. In 1991, 92% of all people aged 65 and over lived in a private household. Over half (61%) of these seniors lived with members of their immediate family, while 8% lived within an extended family and 2% lived with non-relatives.
- A substantial proportion of seniors, however, live alone. In 1991, 28% of all people aged 65 and over lived alone, compared with just 8% of those aged 15 to 64. Senior women, especially those in the very oldest age groups, are particularly likely to live alone. In 1991, 38% of all senior women, and 53% of those aged 85 and over, lived on their own.
- While most seniors live in a private household, a substantial proportion live in an institution. In 1991, 256,000 people aged 65 and over, 8% of all seniors, lived in an institution.
- Senior women in the very oldest age ranges are the most likely group to live in an institution. In 1991, 41% of women aged 85 and over were residents of an institution.
- Seniors are more likely than younger people to own their homes; they are also more likely to own homes on which the mortgages have been paid off. In 1995, 71% of all families with head aged 65 and over were mortgage-free homeowners, as were 43% of all unattached seniors.



## Highlights

- Canadian seniors are living longer than ever before. In 1991, a person aged 65 had an average life expectancy of 18 years, over a year more than in 1981 and almost five years more than in the 1921-1941 period.
- Among seniors, women have average life expectancies which are considerably longer than those of their male counterparts. A 65-year-old woman in 1991 could expect to live another 20 years, on average, four years more than the figure for a man this age; only one year of this four-year difference, however, was expected to be free of disability.
- Gains in life expectancy among seniors reflect long-term declines in mortality rates among people in this age group. Between 1980 and 1994, the age-standardized death rate among people aged 65 and over fell 10%.
- Much of the decline in the overall death rate among seniors resulted from a decline in the heart disease death rate among this group. Heart disease, however, remains the leading cause of death among seniors, accounting for 31% of all deaths of people aged 65 and over in 1994.
- There has also been a decline in the death rate as a result of strokes among seniors in the last decade and a half. In contrast, death rates among seniors for both cancer and respiratory diseases have risen in this period.
- There have been especially large increases in the cancer mortality rate among senior women since the early 1980s; this occurred largely as a result of increases in the lung cancer death rate among these women. Death rates from prostate cancer among senior men and breast cancer among senior women are also higher than they were in the early 1980s.
- Overall, most seniors report that their health is relatively good. Many seniors, however, have a chronic health condition as diagnosed by a health care specialist. In 1995, 81% of non-institutionalized seniors and 95% of those living in an institution had such a problem.
- A small proportion of seniors have Alzheimer's disease or other dementia. In 1991, 8% of all people aged 65 and over suffered from this condition; that year, an estimated 252,600 seniors had this disease. Most seniors with Alzheimer's or other dementia (51%), however, live in a health-related institution.
- The majority of seniors take some form of prescription or over-the-counter medication. In 1995, 75% of all people aged 65 and over living in a private household had taken some form of medication in the two days prior to the survey; indeed, 52% had taken two or more medications in this period.
- At the same time, almost all institutionalized seniors, 96% in 1995, had taken some form of medication in the two days prior to the survey. That year, 88% had taken two or more medications and 38% had taken more than five different types of medication in this period.





- Seniors generally have relatively low levels of formal educational training. In fact, well over half (59%) of the population aged 65 and over in 1995 had never completed high school. Partly as a result, many seniors have difficulty reading.
- The majority of senior men, 86% in 1994, were retired. In contrast, the largest share of senior women, 48% that year, reported that keeping house was their main activity.
- Only 6% of seniors were still part of the paid work force in 1995. Seniors, though, continue to make up relatively large shares of all those employed in agricultural and religious professions.
- The incomes of seniors have risen faster than those of people under age 65 in the past decade and a half. The average income of people aged 65 and over in 1994 was 16% higher than the figure in 1981, once the effects of inflation have been accounted for. In contrast, there was almost no change in the average income of people aged 15 to 64 in this period.
- Increases in the overall average income of seniors result largely from increases in income from both public (Canada/Quebec Pension Plans) and private employment-related pension plans.
- Old Age Security benefits, including Guaranteed Income Supplements, however, continue to provide the largest source of income of seniors: 30% in 1994. Indeed, government transfer programs supplied over half, 55% in 1994, of all income of seniors.
- As the incomes of seniors have grown, the proportion with low incomes has fallen. In 1994, 19% of people aged 65 and over had low incomes, down from 34% in 1980.
- Levels of low income, however, remain relatively high among unattached seniors, especially unattached senior women. In 1994, 53% of unattached women aged 65 and over lived in a low-income situation.
- Seniors are much less likely than people in younger age ranges to be the victims of a crime. Seniors, though, are more likely than younger people to feel unsafe when walking alone in their neighbourhoods after dark.

# Introduction

The Canadian population is ageing. In fact, seniors make up one of the fastest growing groups in Canadian society. As a result, many of the issues associated with an ageing population, in particular, demand on the health care system and the maintenance of income and social support, are also of increasing interest. These questions will become even more critical when the population born during the baby boom begins turning 65 early in the next century.

This report documents the situation of seniors in Canada and highlights many of the changes that are occurring in this group. As such, the report includes a comprehensive set of indicators describing the demographic profile of seniors, as well as their family and living arrangements, housing, health, work experience, income, and lifestyle characteristics.

This report is primarily national in scope, although a number of key variables include some regional breakdowns. As well, where possible, indicators have been disaggregated by older and younger groups of seniors to show the diversity within the senior population. In addition, most indicators are also compared with those of younger age groups, particularly those of people aged 45 to 64, in order to provide some measure of both the status of seniors in Canadian society and the transitional nature of the ageing process.

Much of the information in this report was assembled from published sources. However, a number of series include previously unpublished data from sources such as the Census of Canada, the Labour Force Survey, the Survey of Consumer Finances, the General Social Survey, and the National Population Health Survey. Those seeking precise information about data comparability and data quality should consult the source publications directly or contact the Target Groups Project at Statistics Canada.

It should also be noted that for all variables, the latest available information is presented. As a result, some series may include data from several different time periods, as well as from different surveys and, in these cases, direct comparisons should be made with caution.

In addition, while efforts have been made to describe the situation of seniors in Canada as comprehensively as possible, this report is not exhaustive, and inevitably, certain data gaps exist.



# Population Characteristics

## The senior population

Seniors make up a substantial share of the population in Canada. In 1995, people aged 65 and over represented 12% of the total population; that year, there were an estimated 3.6 million seniors living in Canada. (Table 1.1)

As well, seniors constitute one of the fastest growing population groups in Canada. Between 1981 and 1995, the number of people aged 65 and over rose 50%. This compared with increases of 33% in the population aged 25 to 44, 32% among those aged 45 to 64, and 8% among children under age 15, and a decline of 18% in the number of 15 to 24-year-olds. (Chart 1.1)

As a result of these trends, the share of the overall Canadian population accounted for by seniors has also risen in the last several decades. In 1995, people aged 65 and over made up 12% of the total population, up from 10% in 1981 and 8% in 1971. It was also more than twice the figure recorded in 1921, when only 5% of people living in Canada were aged 65 and over. (Chart 1.2)

The senior population is also expected to continue to grow rapidly during the next several decades. Statistics Canada has projected<sup>1</sup> that by the year 2016, when people born during the baby boom begin turning 65, 16% of all Canadians will be aged 65 and over, and that by 2041, an estimated 23% of the population will be seniors. Indeed, it is projected that there will be almost 6 million seniors in Canada by 2016, and that the figure will climb to close to 10 million by 2041. (Table 1.1)

### Seniors in Canada in an international context

The share of the total Canadian population accounted for by seniors, however, is currently smaller than that in most other developed countries. In 1995, 12% of all people in Canada were aged 65 and over, compared with recent figures of around 13% in the United States, Japan, and the Netherlands; 15% in Germany, France, Switzerland, and Italy; 16% in the United Kingdom; and 18% in Sweden. (Table 1.2)

This situation is likely to change within the next several decades, though, because the age cohorts that will begin turning 65 early in the next century are larger in Canada than they are in most of these other countries. For example, 29% of the Canadian population was aged 35 to 54 in 1995, about the same as in Japan, but above the total in the other countries, where the figure ranged from around 28% in Germany, Switzerland, and the Netherlands to 25% in the United Kingdom.

Indeed, while seniors currently make up a smaller share of the Canadian population (12%) than that in the United States (13%), people aged 65 and over are projected to make up 18% of the Canadian

<sup>1</sup> Projections based on assumptions of medium population growth.

population in 2021, whereas they are expected to represent only 16% of Americans in 2020.<sup>2</sup>

## More very old seniors

The number of people in the very oldest age categories in Canada has also risen substantially in recent decades. In 1995, there were almost 350,000 people aged 85 and over in Canada, up from 140,000 in 1971 and only 21,000 in 1921. People aged 85 and over currently represent 1.2% of the total population, double the figure in 1971 (0.6%) and six times that in 1921 (0.2%). (Table 1.3)

The number of people in the very oldest age groups is also expected to increase rapidly in the approaching decades. Statistics Canada has projected that there will be almost 1.6 million Canadians aged 85 and over in 2041, more than four times greater than the figure in 1995. As a result, people in this age range are projected to make up 4% of the overall population in 2041, compared with 1% in 1995.

There have also been substantial increases in the share of the overall population accounted for by seniors between the ages of 65 and 84. In 1995, people aged 75 to 84 represented 4% of all Canadians, up from 1% in 1921. In the same period, the share of the population accounted for by those aged 65 to 74 more than doubled, rising from 3% in 1921 to 7% in 1995. As a result of these trends, there were 1.1 million Canadians aged 75 to 84 and 2.1 million aged 65 to 74 in 1995.

The number of seniors between the ages of 65 and 84 is also expected to rise in the next several decades. Statistics Canada has projected that by 2041 there will be 3.6 million Canadians aged 75 to 84, representing 8% of the overall population, and 4.5 million 65 to 74-year-olds, accounting for 11% of the population.

## Senior women in the majority

Women make up a relatively large share of the senior population in Canada. In 1995, 58% of all people aged 65 and over were female. In contrast, women made up just 51% of those aged 55 to 64 and less than half of those in age groups under age 55. (Chart 1.3)

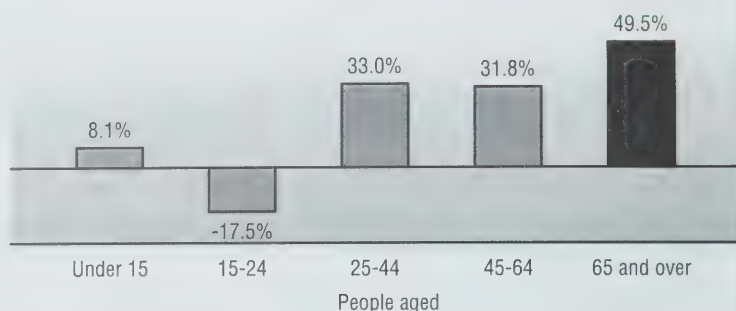
Women account for even larger shares of the very oldest segments of the population. In 1995, women made up 70% of all persons aged 85 and older and 60% of those aged 75 to 84, compared with 54% of people aged 65 to 74.

<sup>2</sup> Source: United States Bureau of the Census, Current Population Reports.



Chart 1.1

Percentage change in the number of people in selected age groups between 1981 and 1995

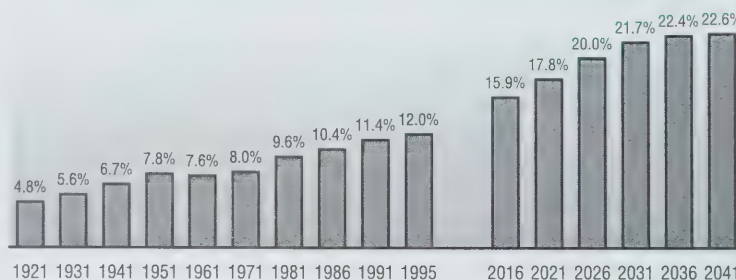


Source: Statistics Canada, Catalogue nos. 91-213-XPB and 91-537-XPB.



Chart 1.2

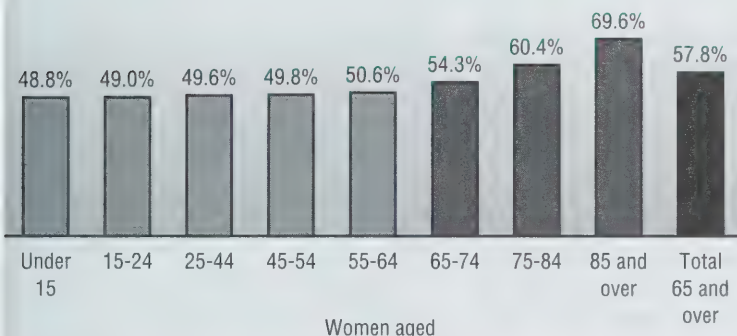
Seniors as a percentage of the total population, 1921-1995 and projections to 2041



Source: Statistics Canada, Catalogue nos. 91-213-XPB, 93-310-XPB and 95-537-XPB.



Chart 1.3

**Women as a percentage of the population, 1995**

Source: Statistics Canada, Catalogue no. 91-213-XPB.

Senior women outnumber senior men largely because mortality rates among women are much lower than those among their male counterparts, with the result that women live considerably longer, on average, than men.<sup>3</sup>

The fact that women currently represent a substantial majority of seniors, however, is a relatively recent phenomenon. Indeed, women have only made up more than half of the population aged 65 and over since the 1950s. (Table 1.1)

Women, though, are also projected to continue to make up a relatively large share of the senior population well into the next century. In 2041, for example, women are projected to make up 56% of all people aged 65 and over.

**Seniors in the provinces/territories**

As with the overall population, most seniors live in one of the four largest provinces. In 1995, 38% of all people aged 65 and over resided in Ontario, while 25% lived in Quebec, 13% were in British Columbia, and 7% were Albertans. At the same time, 8% lived in either Saskatchewan or Manitoba and another 8% lived in one of the Atlantic provinces. (Table 1.4)

Seniors, however, account for a larger share of the population in Manitoba and Saskatchewan than they do in other provinces. In 1995, 14% of all people in both Saskatchewan and Manitoba were aged 65 and over, while the figure was 13% in British Columbia, Prince Edward Island, and Nova Scotia and 12% in New Brunswick, Ontario, and Quebec. In contrast, only 10% of people in Newfoundland and Alberta were aged 65 and over.

Seniors also make up a relatively small share of the population in each of the territories. In 1995, people aged 65 and over represented just 5% of residents in the Yukon and only 3% of those in the Northwest Territories.

There is a similar pattern in the share of provincial/territorial populations in the very oldest age ranges. In 1995, the number of people aged 85 and over as a percentage of the provincial population ranged from 1.7% in Saskatchewan to 0.9% in Newfoundland. At the same time, seniors aged 85 and over made up less than half a per cent of those in both territories. (Table 1.5)

Women make up a substantial majority of seniors in all provinces. In 1995, the share of the senior population accounted for by women ranged from 59% in Quebec to 55% in Newfoundland. In contrast, senior men outnumbered senior women in both the territories. (Table 1.4)

Women make up even greater shares of the senior population in older age ranges in all provinces. In 1995, women represented 65% or more of people aged 85

<sup>3</sup> For more information on gender differences in mortality and life expectancy, see the Health Chapter.

and over in every province, with a high of 72% in Quebec. Women also made up 63% of people in this age range in the Yukon and 56% of those in the Northwest Territories. (Table 1.6)

### Urban/rural distribution of seniors

As with the rest of the population, most seniors in Canada live in an urban area. In 1995, 82% of all people aged 65 and over lived in an area classified as urban. That year, 59% lived in a census metropolitan area,<sup>4</sup> while 23% lived in another urban area. At the same time, 18% of seniors lived in a rural locale. (Table 1.7)

Seniors are slightly more likely than younger people to live in an urban area. In 1995, 82% of people aged 65 and over, versus 81% of those aged 15 to 64 and 79% of children under age 15, lived in an area classified as urban. Seniors, though, were somewhat less likely than people in these younger age ranges to reside in a census metropolitan area, while they were more likely to live in a smaller urban area.

Among seniors, women are more likely than men to live in an urban area. In 1995, 84% of women aged 65 and over, versus 79% of their male counterparts, were residents of an urban area. In contrast, 21% of senior men, compared with only 16% of senior women, lived in a rural location.

There is also considerable variation in the share of the population accounted for by seniors in different urban areas across the country. For example, 18% of all residents in Victoria in 1995 were aged 65 and over, while the figure was 15% in St. Catharines-Niagara and 13% in Winnipeg, Hamilton, Windsor, Trois-Rivières, and Saint John. In contrast, seniors made up only 10% of people in Edmonton, Ottawa-Hull, and Halifax and 9% in Calgary and Oshawa. (Table 1.8)

Seniors also make up a relatively large share of the population in each of three largest census metropolitan areas. In 1995, 12% of residents of both Vancouver and Montreal and 11% of those in Toronto were aged 65 and over. That year, 31% of all seniors in Canada lived in one of these urban areas.

### Senior migrants

Seniors are generally less likely than people in younger age groups to make a residential move. In 1995, 45% of people aged 65 and over had made a residential move at least once within the past 10 years, compared with 53% of those aged 45 to 64, 86% of those aged 25 to 44, and 72% of 15 to 24-year-olds.<sup>5</sup>

Most senior movers travel only a short distance; a small number, however, move from one province to another each year. In 1994-95, just under 14,000 people aged 65 and over, 0.4% of the total senior population, were interprovincial migrants. In comparison, interprovincial migrants represented 0.6% of the 45 to 64 age group, while the figures were 1.4% among those aged 25 to 44 and 2.3% among 15 to 24-year-olds. (Table 1.9)

<sup>4</sup> A census metropolitan area is an urban area with a population of 100,000 or more.

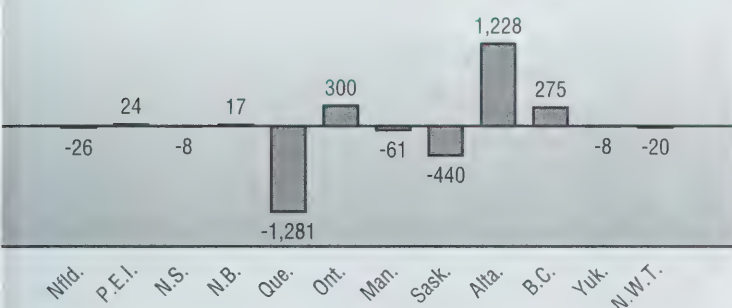
<sup>5</sup> Source: Statistics Canada, General Social Survey, 1995.





Chart 1.4

## Net interprovincial migration of seniors, 1994-95



Source: Statistics Canada, Catalogue no. 91-213-XPB.

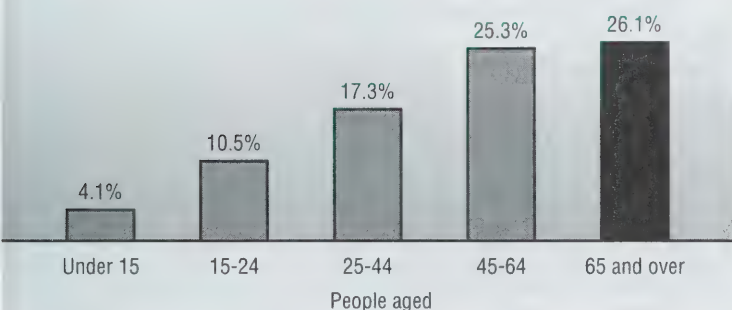
The largest net flow of senior interprovincial immigrants is currently into Alberta. In 1994-95, over 1,200 more people aged 65 and over moved into Alberta than moved out. There were also net in-flows of around 300 seniors into both Ontario and British Columbia that year, while there were net out-flows of almost 1,300 seniors out of Quebec and 440 out of Saskatchewan. (Chart 1.4)

Seniors move primarily for reasons related to their homes. Among seniors who had moved within the last 10 years, 27% had made their most recent move to purchase a home, while 11% moved to a smaller home, 7% moved to a larger home, and 2% moved to a less expensive home. Another 7% said they had moved to a better neighbourhood, while 5% moved for family reasons, either to be nearer their family or to look after a family member.<sup>5</sup>

## Senior immigrants

Chart 1.5

## Immigrants as a percentage of the population living in Canada in 1991



Source: Statistics Canada, Catalogue no. 93-316-XPB.

A relatively large proportion of seniors living in Canada are immigrants. In fact, just over a quarter (26%) of all people aged 65 and over living in Canada in 1991 were immigrants. This was about the same figure as for people aged 45 to 64 (25%), but well above those for people aged 25 to 44 (17%) and 15 to 24 (11%) and children under age 15 (4%).<sup>6</sup> (Chart 1.5)

Most immigrant seniors currently living in Canada have been in the country for a relatively long period. Indeed, 69% of all immigrants aged 65 and over living in Canada in 1991 arrived before 1961, while 11% came in the 1960s, 10% immigrated between 1971 and 1980, and only 9% arrived in the 1980s. (Chart 1.6)

As well, seniors represent a small share of immigrants currently arriving in Canada each year. In 1995, 8,460 people aged 65 and over, only 4% of all those who arrived in Canada that year, immigrated to Canada. (Table 1.10)

Almost all senior immigrants currently arriving in Canada are family class immigrants. In fact, 91% of all immigrants aged 65 and over who arrived in Canada in 1995 were family class immigrants, while 5% were either convention refugees or in designated classes, 1% were economic class immigrants, and another 1% were assisted relatives.

<sup>6</sup> The immigrant population refers to those who have landed-immigrant status, whether or not they are Canadian citizens. It is important to note that children born in Canada to immigrant parents are not included in the immigrant population, but are included in the Canadian-born population.

## Population Characteristics

### Aboriginal seniors

Seniors make up a relatively small proportion of the population with Aboriginal origins. In 1991, only 3% of people with Aboriginal origins were aged 65 and over, compared with 11% of the population without Aboriginal origins. (Chart 1.7)

Seniors make up a slightly larger share of the populations with North American Indian or Métis origins than they do among the Inuit. In 1991, 3% of both the North American Indian and Métis populations, versus 2% of the Inuit, were aged 65 and over.

### Language characteristics of seniors

Almost all seniors can speak one or both of Canada's official languages. In 1991, 70% could speak English only, 14% could speak French only, and 12% were bilingual. At the same time, just 4% could not speak either official language. (Table 1.11)

Seniors, though, are more likely than younger adults to be unable to speak one of the official languages. In 1991, 4% of seniors, as opposed to only 1% of those aged 15 to 64, could not speak either official language.

Seniors are also more likely than younger people to speak a language other than one of the official languages in their homes. In 1991, 10% of people aged 65 and over, versus 8% of those aged 15 to 64, spoke only a language other than English or French in their homes. Another 1% of seniors, about the same figure as for those aged 15 to 64, spoke both a non-official language and at least one official language in their home. (Table 1.12)

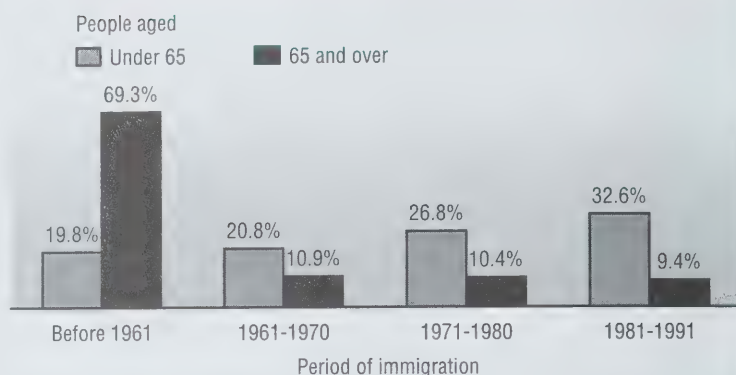
### Seniors with disabilities

A relatively large proportion of seniors in Canada have disabilities. In 1991, 46% of all people aged 65 and over had disabilities, compared with 27% of people aged 55 to 64, 14% of those aged 35 to 54, 8% of those aged 15 to 34, and 7% of children under age 15. (Table 1.13)

The proportion of seniors with disabilities also increases with age. In fact, in 1991, 84% of people aged 85 and over had disabilities, compared with 57% of those aged 75 to 84 and 37% of 65 to 74-year-olds.

Chart 1.6

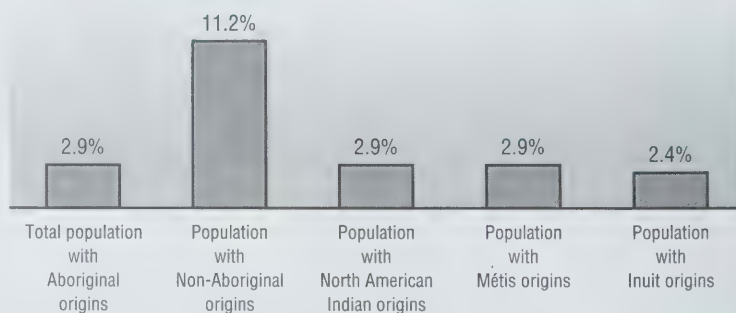
### Period of immigration of immigrants living in Canada, 1991



Source: Statistics Canada, 1991 Census of Canada.

Chart 1.7

### Seniors as a percentage of the population with Aboriginal origins,<sup>1</sup> 1991



<sup>1</sup> Includes those who reported only origins in that group as well as those that reported a combination of different Aboriginal and Non-Aboriginal origins.  
Source: Statistics Canada, Catalogue no. 94-325-XPB.



Senior women are more likely than senior men to have disabilities. In 1991, 48% of women aged 65 and older had disabilities, versus 43% of their male counterparts.

This difference occurs because of variation in the proportions of women and men with disabilities among older segments of the senior population. In 1991, 86% of women aged 85 and over had disabilities, compared with 80% of men in this age range. Similarly, among those aged 75 to 84, 59% of women, versus 53% of men, had disabilities. In contrast, there was no difference in the proportion of women and men aged 65 to 74 who had disabilities.

Over half of seniors with disabilities have either a mild or moderate disability; a substantial proportion, however, have severe disabilities. In 1991, 35% of all people aged 65 and over with disabilities were considered to have a mild disability and 32% had a moderate disability. At the same time, 32% had a severe disability. That year, almost half a million Canadians aged 65 and over, 15% of the total population in that age range, had disabilities that were considered severe. In fact, people aged 65 and over made up over half (58%) of all persons aged 15 and over with severe disabilities. (Table 1.14)

### Senior veterans

A substantial share of senior men in Canada are veterans of foreign wars. In 1995, 38% of all men aged 65 and over had served in the military during wartime. At the same time, 3% of senior women were also veterans.<sup>5</sup>

The largest number of senior veterans fought in the Second World War. In 1995, 36% of men aged 65 and over and 3% of women were Second World War veterans. On the other hand, there are very few surviving veterans of the First World War.

Table 1.1

## Population aged 65 and over, 1921-1995 and projections to 2041

	People aged 65 and over			People aged 65 and over as a % of total population	Women as a % of population aged 65 and over
	Men	Women	Total		
	000s				
1921	215.0	205.3	420.2	4.8	48.8
1931	294.6	281.5	576.1	5.6	48.9
1941	390.9	376.9	767.8	6.7	49.1
1951	551.3	535.0	1,086.3	7.8	49.2
1961	674.1	717.0	1,391.1	7.6	51.5
1971	791.8	973.5	1,765.4	8.0	55.1
1981	1,018.1	1,361.5	2,379.6	9.6	57.2
1986	1,149.4	1,592.9	2,742.3	10.4	58.1
1991	1,347.7	1,863.3	3,211.0	11.4	58.0
1995	1,503.3	2,055.2	3,558.4	12.0	57.8
Projections <sup>1</sup>					
2016	2,591.2	3,302.9	5,894.3	15.9	56.0
2021	3,050.7	3,840.6	6,891.1	17.8	55.7
2026	3,558.1	4,438.8	7,996.9	20.0	55.5
2031	3,976.5	4,960.1	8,936.5	21.7	55.5
2036	4,166.6	5,261.0	9,427.6	22.4	55.8
2041	4,244.8	5,424.6	9,669.6	22.6	56.1

<sup>1</sup> Projections based on assumptions of medium population growth.

Source: Statistics Canada, Catalogue nos. 91-213-XPB, 95-537-XPB and 93-310-XPB.



Table 1.2

## Percentage of the population in selected age groups in Canada and other countries

	People aged		
	35-54	55-64	65 and over
		%	
Canada (1995)	29.1	8.4	12.0
United States (1993)	26.9	8.1	12.7
Japan (1992)	29.4	12.1	13.1
Australia (1993)	26.8	8.3	11.7
Germany (1990)	27.6	11.3	15.0
Sweden (1992)	27.3	9.6	17.7
Switzerland (1992)	28.4	10.3	15.0
Netherlands (1992)	27.7	9.3	13.0
Italy (1991)	25.9	11.7	14.8
France (1993)	26.0	10.2	14.5
United Kingdom (1992)	25.4	10.0	15.8

Source: Statistics Canada, Catalogue no. 91-213-XPB; and United Nations, 1993 Demographic Yearbook.

Table 1.3

## Population in age groups over age 65, 1921-1995 and projections to 2041

	People aged					
	65-74		75-84		85 and over	
	000s	As a % of total population	000s	As a % of total population	000s	As a % of total population
1921	290.2	3.3	109.3	1.2	20.8	0.2
1931	402.9	3.9	147.9	1.4	25.3	0.2
1941	524.8	4.6	207.2	1.8	35.8	0.3
1951	748.6	5.3	285.2	2.0	52.5	0.4
1961	889.3	4.9	421.1	2.3	80.8	0.4
1971	1,090.2	4.9	535.6	2.4	139.5	0.6
1981	1,488.4	6.0	695.3	2.8	195.8	0.8
1986	1,676.4	6.4	833.6	3.2	232.2	0.9
1991	1,918.6	6.8	1,004.5	3.6	287.9	1.0
1995	2,087.4	7.1	1,127.0	3.8	344.1	1.2
Projections <sup>1</sup>						
2016	3,392.2	9.1	1,703.9	4.6	798.2	2.2
2021	4,016.4	10.4	2,015.3	5.2	859.4	2.2
2026	4,528.1	11.3	2,539.5	6.3	929.3	2.3
2031	4,859.3	11.8	2,985.8	7.2	1,091.4	2.6
2036	4,713.0	11.2	3,364.5	8.0	1,350.1	3.2
2041	4,502.9	10.5	3,589.0	8.4	1,577.7	3.7

<sup>1</sup> Projections based on assumptions of medium population growth.

Source: Statistics Canada, Catalogue nos. 91-213-XPB, 95-537-XPB and 93-310-XPB.



Table 1.4

**Population aged 65 and over, by province and territory, 1995**

	000s	As a % of total provincial/ territorial population	As a % of all people aged 65 and over in Canada	Women as % of provincial/ territorial population aged 65 and over
Newfoundland	59.5	10.3	1.7	55.4
Prince Edward Island	17.6	12.9	0.4	57.3
Nova Scotia	119.3	12.7	3.4	58.3
New Brunswick	94.7	12.4	2.7	57.7
Quebec	872.0	11.9	24.5	59.3
Ontario	1,345.9	12.1	37.8	57.8
Manitoba	154.4	13.6	4.3	58.0
Saskatchewan	147.3	14.4	4.1	56.3
Alberta	266.8	9.7	7.4	56.2
British Columbia	477.8	12.7	13.4	56.3
Yukon	1.4	4.6	--	46.4
Northwest Territories	1.9	2.9	0.1	48.3

Source: Statistics Canada, Catalogue no. 91-213-XPB.

Table 1.5

**Population in age groups over age 65, by province and territory, 1995**

	People aged					
	65-74		75-84		85 and over	
	000s	As a % of total provincial/ territorial population	000s	As a % of total provincial/ territorial population	000s	As a % of total provincial/ territorial population
Newfoundland	34.2	5.9	20.1	3.4	5.1	0.9
Prince Edward Island	9.3	6.9	6.2	4.5	2.1	1.5
Nova Scotia	65.2	7.0	41.4	4.4	12.7	1.4
New Brunswick	53.2	7.0	31.6	4.2	9.8	1.3
Quebec	526.0	7.2	267.1	3.6	79.0	1.1
Ontario	804.2	7.2	413.4	3.7	128.2	1.2
Manitoba	83.9	7.4	52.9	4.6	17.6	1.5
Saskatchewan	77.2	7.6	52.3	5.2	17.7	1.7
Alberta	156.4	5.7	84.1	3.1	26.2	1.0
British Columbia	275.3	7.3	157.1	4.2	45.3	1.2
Yukon	1.0	3.3	0.3	1.0	0.1	0.3
Northwest Territories	1.3	2.0	0.4	0.7	0.1	0.2

Source: Statistics Canada, Catalogue no. 91-213-XPB.

Table 1.6

**Women as a percentage of the population in age groups over age 65, by province and territory, 1995**

	Women aged		
	65-74	75-84	85 and over
	%		
Newfoundland	52.4	57.8	66.0
Prince Edward Island	52.4	61.3	67.4
Nova Scotia	54.8	60.2	70.0
New Brunswick	54.7	59.3	69.3
Quebec	55.7	62.8	72.3
Ontario	54.3	60.4	70.5
Manitoba	54.6	59.8	68.8
Saskatchewan	53.0	58.3	65.2
Alberta	52.8	59.1	66.6
British Columbia	53.1	59.0	66.7
Yukon	41.7	57.8	63.3
Northwest Territories	48.2	45.7	56.1

Source: Statistics Canada, Catalogue no. 91-213-XPB.

Table 1.7

**Rural/urban distribution of the population, 1995**

	Census metropolitan area	Other urban area	Total urban	Rural	Total
	%				
People aged:					
Under 15					
Males	59.2	19.4	78.6	21.4	100.0
Females	59.2	19.6	78.9	21.1	100.0
Total	59.2	19.5	78.8	21.2	100.0
15-64					
Men	61.8	18.9	80.7	19.3	100.0
Women	62.8	19.2	82.0	18.0	100.0
Total	62.3	19.0	81.3	18.7	100.0
65 and over					
Men	57.3	22.1	79.3	20.7	100.0
Women	60.2	24.0	84.2	15.8	100.0
Total	59.0	23.2	82.2	17.8	100.0

Source: Statistics Canada, Catalogue no. 91-213-XPB and Demography Division.



Table 1.8

## Population aged 65 and over, by census metropolitan area, 1995

	000s	As a % of total CMA population	As a % of all people aged 65 and over in Canada	Women as a % of CMA population aged 65 and over
Toronto	481.8	11.1	13.5	57.8
Montreal	401.4	12.1	11.3	60.7
Vancouver	218.6	12.0	6.1	58.1
Ottawa-Hull	103.4	10.1	2.9	59.6
Edmonton	84.9	9.6	2.4	57.1
Calgary	73.1	8.8	2.1	57.4
Quebec	79.8	11.4	2.2	62.4
Winnipeg	90.8	13.4	2.6	60.2
Hamilton	84.8	13.2	2.4	57.8
London	50.5	12.2	1.4	58.9
Kitchener	41.8	10.6	1.2	59.2
St. Catharines-Niagara	59.7	15.4	1.7	57.4
Halifax	34.4	10.1	1.0	59.5
Victoria	56.4	18.1	1.6	59.2
Windsor	36.4	12.7	1.0	58.4
Oshawa	24.0	8.7	0.7	57.4
Saskatoon	26.0	11.8	0.7	58.8
Regina	24.7	12.4	0.7	58.7
St. John's	19.0	10.7	0.5	58.0
Chicoutimi-Jonquière	17.1	10.2	0.4	58.7
Sudbury	18.8	11.3	0.5	56.6
Sherbrooke	18.3	12.4	0.5	62.6
Trois-Rivières	19.2	13.4	0.5	60.8
Saint John	16.9	13.1	0.4	60.6
Thunder Bay	16.0	12.2	0.4	57.0

Source: Statistics Canada, Catalogue 91-213-XPB.



Table 1.9

**Interprovincial migrants, 1994-1995**

	Interprovincial migrants		As a % of total population in age group
	Number	%	
People aged:			
Under 15	82,977	22.4	1.4
15-24	92,631	25.0	2.3
25-44	145,584	39.3	1.4
45-64	35,878	9.7	0.6
65 and over	13,557	3.7	0.4
Total	370,627	100.0	1.3

Source: Statistics Canada, Catalogue no. 91-213-XPB.



Table 1.10

**Immigrants arriving in Canada in 1995, by class**

	Immigrants aged	
	Under 65	65 and over
	%	
Family class	34.2	91.4
Assisted relative	14.5	0.8
Convention refugees and designated classes	13.2	5.0
Economic class	9.5	0.8
Other	28.6	1.9
Total	100.0	100.0
Total immigrants	195,915	8,460
% of all immigrants	95.9	4.1

Source: Citizenship and Immigration Canada.



Table 1.11

**Knowledge of official languages, 1991**

	People aged					
	15-64			65 and over		
	Men	Women	Total	Men	Women	Total
	%					
English only	66.9	65.4	66.2	70.6	68.9	69.6
French only	12.6	14.9	13.7	12.4	15.9	14.4
Both English and French	19.6	18.5	19.1	14.2	11.0	12.4
Neither English nor French	0.8	1.2	1.0	2.8	4.2	3.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total population (000s)	9,162.3	9,210.1	18,372.4	1,259.9	1,672.4	2,932.3

Source: Statistics Canada, 1991 Census of Canada.

Table 1.12

**Home language, 1991**

	People aged					
	15-64			65 and over		
	Men	Women	Total	Men	Women	Total
	%					
Official language only	90.8	90.9	90.9	88.5	89.3	89.0
Non-official language only	7.8	7.8	7.8	10.1	9.7	9.9
Official language and non-official language	1.4	1.4	1.4	1.3	1.0	1.2
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total population (000s)	9,162.3	9,210.1	18,372.4	1,259.9	1,672.4	2,932.3

Source: Statistics Canada, 1991 Census of Canada.

## Population Characteristics

Table 1.13

### Persons with disabilities, 1991

	Male		Female		Total	
	000s	As a % of age group	000s	As a % of age group	000s	As a % of age group
People aged:						
Under 15	233.0	8.1	156.4	5.7	389.4	7.0
15-34	335.7	7.8	350.6	8.2	686.3	8.0
35-54	504.2	13.9	510.9	14.0	1,015.1	14.0
55-64	324.4	27.8	320.7	26.4	645.1	27.1
65-74	331.9	36.8	400.8	37.0	732.7	36.9
75-84	180.7	53.3	327.2	59.1	507.8	56.8
85 and over	57.2	79.6	151.1	85.5	208.3	83.8
Total 65 and over	569.7	43.4	879.1	48.4	1,448.9	46.3

Source: Statistics Canada, 1991 Health and Activity Limitation Survey.

Table 1.14

### Persons with disabilities, by severity of disabilities, 1991

	Men		Women		Total	
	000s	As a % of people in age group with disabilities	000s	As a % of people in age group with disabilities	000s	As a % of people in age group with disabilities
People aged:						
15-34						
Mild	222.1	66.2	228.2	65.1	450.3	65.6
Moderate	80.0	23.8	96.1	27.4	176.1	25.7
Severe	33.6	10.0	26.3	7.5	59.9	8.7
Total	335.7	100.0	350.6	100.0	686.3	100.0
35-54						
Mild	287.0	56.9	243.8	47.7	530.8	52.3
Moderate	143.3	28.4	183.8	36.0	327.0	32.2
Severe	73.9	14.7	83.3	16.3	157.3	15.4
Total	504.2	100.0	510.9	100.0	1,015.1	100.0
55-64						
Mild	149.9	46.2	130.9	40.8	280.8	43.5
Moderate	113.6	35.0	120.7	37.6	234.3	36.3
Severe	61.0	18.8	69.1	21.5	130.1	20.2
Total	324.4	100.0	320.7	100.0	645.1	100.0
65 and over						
Mild	230.2	40.4	277.9	31.6	508.1	35.1
Moderate	185.0	32.4	285.7	32.4	470.7	32.4
Severe	154.4	27.1	315.5	35.9	470.0	32.4
Total	569.7	100.0	879.1	100.0	1,448.9	100.0

Source: Statistics Canada, 1991 Health and Activity Limitation Survey.



# Living Arrangements and Family Status

## **M**ost seniors in private households

The large majority of seniors live at home. In 1991, 92% of all people aged 65 and over lived in a private household. This, however, was less than the figure for the population between the ages of 15 and 64, around 99% of whom lived in a private household that year. (Table 2.1)

The proportion of seniors living in a private household declines with age. In 1991, 97% of the population aged 65 to 74 were residents in a private household, compared with 90% of those aged 75 to 84 and 63% of those aged 85 and over. (Table 2.2)

As well, senior men are somewhat more likely than senior women to live in a private household. In 1991, 94% of men aged 65 and over lived in a private household, versus 90% of their female counterparts.

Senior women in the very oldest age range are the group least likely to live in a private household. In 1991, just 59% of women aged 85 and over resided in a private household, compared with 73% of their male counterparts and close to 90% or more of both women and men in age groups between the ages of 65 and 84.

## **Seniors living in an institution**

While most seniors live in a private household, a substantial proportion live in an institution. In 1991, 256,000 people aged 65 and over, 8% of all seniors in Canada, lived in an institution; this compared with only around 1% of those in age groups between the ages of 15 and 64. (Table 2.1)

In fact, seniors make up the majority of people living in an institution. In 1991, people aged 65 and over represented 58% of all people in Canada living in an institution.

Among seniors, those in the very oldest age range are more likely than their younger counterparts to reside in an institution. In 1991, 37% of people aged 85 and over, compared with 10% of those aged 75 to 84 and just 3% of 65 to 74-year-olds, lived in an institution. (Table 2.2)

Senior women are somewhat more likely than their male contemporaries to live in an institution. In 1991, 10% of women aged 65 and over, compared with 6% of men in this age range, were residents of an institution.

Again, senior women in the very oldest age range are the most likely people to live in an institution. In 1991, 41% of women aged 85 and over, compared with 12% of women aged 75 to 84 and 3% of those aged 65 to 74, were in an institution.

At the same time, 27% of men aged 85 and over, versus 8% of men aged 75 to 84 and 3% of those aged 65 to 74, were in an institution. Men aged 85 and over, however, were still far less likely than their female counterparts to be living in an institution.

Most seniors in institutions reside in special care homes for the elderly and chronically ill. In 1991, 6% of all people aged 65 and over lived in one of these institutions, while just under 1% resided in each of hospitals and religious institutions and about a half a per cent lived in other institutions.<sup>1</sup> (Table 2.1)

Seniors make up the large majority of those in special care homes. In 1991, 91% of all residents of these institutions were aged 65 and over, while the figure was 64% in religious institutions and 39% in hospitals. In contrast, seniors made up less than 10% of those in other institutions.

Seniors in older age ranges are especially likely to be in special care homes for the elderly and chronically ill. In 1991, 33% of all people aged 85 and over resided in such facilities; that year, they made up 41% of all people in these institutions. (Table 2.2)

### Living arrangements of seniors with disabilities

As with the overall senior population, most seniors with disabilities live in a private household. In 1991, 85% of all persons aged 65 and over with disabilities lived in a private household.<sup>2</sup> (Table 2.3)

A substantial share of seniors with disabilities, however, live in a health-related institution. In 1991, 15% of persons aged 65 and over with disabilities lived in one of these institutions. That year, 213,000 seniors with disabilities lived in an institution; in fact, these seniors made up 81% of all persons with disabilities living in an institution that year.

Older seniors with disabilities are especially likely to be living in a health-related institution. In 1991, 46% of persons aged 85 and over with disabilities lived in an institution, compared with 16% of those aged 75 to 84 and 5% of those aged 65 to 74.

Among seniors with disabilities, women are more likely than men to live in a health-related institution. In 1991, 17% of women aged 65 and over with disabilities, versus 11% of their male counterparts, were residing in an institution. (Table 2.4)

Women in the very oldest age groups with disabilities are even more likely than their male contemporaries to be living in a health-related institution. In 1991, 50% of women aged 85 and over with disabilities, versus 37% of men in this age range with disabilities, were living in an institution. Women aged 75 to 84 with disabilities were also more likely than their male counterparts to live in an institution, 18% versus 14%, while there was almost no difference in the proportions of women and men aged 65 to 74 with disabilities living in an institution.

Not surprisingly, seniors with severe disabilities are more likely to live in a health-related institution than those with either mild or moderate disabilities. In 1991, 33% of all persons aged 65 and over with severe disabilities were living in an

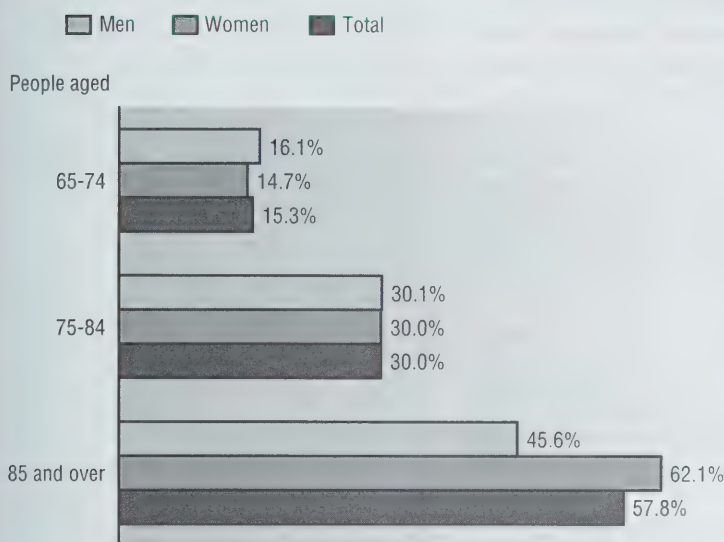
<sup>1</sup> Includes penal and correctional institutions; hotels, motels, tourist homes, rooming and lodging homes; work camps; Hutterite colonies; and group homes and orphanages for children.

<sup>2</sup> For more information on the characteristics of seniors with disabilities living in private households, see **A Portrait of Persons with Disabilities**, Statistics Canada, Catalogue no. 89-542-XPE.





Chart 2.1

**Percentage of seniors with severe disabilities living in institutions, 1991**

Source: Statistics Canada, 1991 Health and Activity Limitation Survey.

institution, compared with 8% of those with moderate disabilities and 4% of those with mild disabilities. (Table 2.5)

Older seniors with severe disabilities are also more likely to live in a health-related institution than their younger counterparts. In 1991, 58% of all people aged 85 and over with severe disabilities lived in an institution, compared with 30% of those aged 75 to 84 and 15% of those aged 65 to 74. (Chart 2.1)

There is also a large gap between the proportions of women and men in the very oldest segments of the population with severe disabilities living in a health-related institution. In 1991, 62% of women aged 85 and over with severe disabilities, compared with 46% of their male counterparts, were living in an institution. In contrast, there was no difference in the figures for those aged 75 to 84 with severe disabilities, while among 65 to 74-year-olds with severe disabilities men were more likely than women to be living in an institution.

**Family status of seniors in private households**

Over half of seniors living in a private household live with members of their immediate family.<sup>3</sup> In 1991, 61% of all people aged 65 and over lived with their immediate family. That year, 56% lived with their spouse, 4% were lone parents, and 1% were partners in a common-law relationship. (Table 2.6)

At the same time, however, a substantial number of seniors live with members of their extended family, which may be the family of their children. In 1991, 8% of all people aged 65 and over lived within an extended family, while another 2% lived with non-relatives.

In fact, a substantial number of seniors live with their children, either as parents or as a member of one of their children's household. In 1995, 12% of all people aged 65 and over lived with at least one of their children. That year, 12% of both senior women and senior men lived with their children.<sup>4</sup>

The likelihood of seniors living with members of their immediate family declines sharply in older age groups. In 1991, just 32% of seniors aged 85 and over lived with their immediate family, compared with 51% of those aged 75 to 84 and 69% of those aged 65 to 74. (Table 2.7)

<sup>3</sup> People living with their family include spouses, either married or common-law, lone parents, and never-married children living at home. People not living with a family include those living alone, in an extended family with other relatives, or with unrelated people. It should be noted, however, that a parent living in the home of one of their children is not considered to be living with their immediate family; rather they are included with those living within an extended family.

<sup>4</sup> Source: Statistics Canada, General Social Survey, 1995.

In contrast, older seniors are more likely than their younger counterparts to live with members of their extended family. In 1991, 20% of people aged 85 and over were part of an extended family, compared with 10% of those aged 75 to 84 and 6% of those aged 65 to 74.

Senior women are considerably less likely than their male counterparts to live with their immediate family. In 1991, only about half of all women aged 65 and over (49%) lived with members of their immediate family, compared with 78% of senior men. (Table 2.6)

This situation is even more marked in older age ranges. Indeed, in 1991, only 19% of women aged 85 and over were living with members of their immediate family, compared with 57% of their male counterparts. Women aged 85 and over were also far less likely than women aged either 75 to 84 (35%) or 65 to 74 (59%) to live with their immediate family. (Table 2.7)

Senior women are particularly less likely than senior men to be living with their spouse. In 1991, just 42% of women aged 65 and over, versus 74% of men in this age range, were living with their spouse. As well, the share of senior women living with their spouse declines with age; in fact, just 10% of women aged 85 and over were living with their spouse that year.

Relatively few senior women are currently living with a partner because these women have generally outlived their spouses. In 1991, for example, 47% of all women aged 65 and over were widowed, compared with just 13% of men in this age range.<sup>5</sup>

Senior men also are much more likely than senior women to have ever remarried. In 1995, 9% of men aged 65 and over, versus 5% of women in this age range, had been married more than once. This gap is even wider among seniors in older age groups. Among those aged 75 to 84, 13% of men, versus just 3% of women, had been married more than once. Similarly, among those aged 85 and over, 8% of men, but only 1% of women, had been married more than once.<sup>4</sup>

While relatively few senior women live with their spouse or other immediate family member, many live within an extended family. In 1991, 11% of all women aged 65 and over lived with members of their extended family, compared with just 4% of men in this age range. (Table 2.6)

Senior women in older age ranges are the most likely to live with their extended family. In 1991, 24% of women aged 85 and over and 14% of those aged 75 to 84 lived in an extended family, compared with 8% of women aged 65 to 74. (Table 2.7)

### Seniors living alone

A substantial proportion of the senior population in Canada lives alone. In 1991, 28% of all people aged 65 and over lived alone, compared with just 8% of people aged 15 to 64. That year, just over 800,000 seniors lived alone. (Table 2.6)

<sup>5</sup> Source: Statistics Canada, Catalogue no. 93-310-XPB.





Senior women are particularly likely to live alone. In 1991, 38% of all women aged 65 and over lived on their own, compared with 15% of men in this age range and 8% of women aged 15 to 64.

Senior women in older age ranges are the most likely seniors to live alone. In 1991, over half (53%) of women aged 85 and over and almost half (49%) of those aged 75 to 84 lived alone; this compared with 31% of women aged 65 to 74. (Table 2.7)

### Family status of seniors across the country

The majority of seniors in all provinces live with members of their immediate family. In 1991, this figure ranged from 65% in Newfoundland to 59% in Nova Scotia and Manitoba. (Table 2.8)

There is, however, some variation in the living arrangements of those seniors who do not live with their immediate family across the country. Relatively large shares of the senior populations in the western provinces, for example, live alone, whereas seniors in Atlantic Canada and Quebec and Ontario are more likely to live with members of their extended families.

### Family status of immigrant seniors

For the most part, the living arrangements of senior immigrants and seniors born in Canada are similar. Of seniors living in Canada in 1991, for example, 62% of immigrants and 61% of those born in Canada lived with members of their immediate family. (Table 2.9)

Immigrant seniors, however, are more likely than their counterparts born in Canada to live with members of their extended family, while they are less likely to live alone. In 1991, 11% of immigrants aged 65 and over lived with members of their extended family, compared with 7% of seniors born in Canada. At the same time, 25% of immigrant seniors, versus 29% of seniors born in Canada, lived alone.

### Seniors with children

The majority of seniors have had children. In 1995, 85% of all people aged 65 and over had had at least one child; indeed, most of these seniors had had more than one child. That year, 42% of all seniors who had ever had any children had had 4 or more, 18% had had 3, 26% had had 2, while only 13% had had just one. (Table 2.10)

As well, most seniors with children still see their children regularly. In 1995, 12% of seniors with children saw at least one child daily, while 31% saw a child at least once a week, and 23% saw a child monthly. At the same time, however, 29% of senior parents saw their children less than once a month and 5% had not seen their children within the past year. (Table 2.11)

Most senior parents see their children regularly, in part because many of these seniors live in close proximity to at least one of their children. In 1995, 30% of seniors with children lived within 10 kilometres of at least one child, while 28% lived within 100 kilometres, and 20% lived within 400 kilometres. (Table 2.12)

### Seniors with grandchildren

The majority of seniors also have grandchildren. In 1995, 92% of all people aged 65 and over had grandchildren. That year, 53% had one to five grandchildren, while 29% had 6 to 10, 15% had 11 to 20, and 3% had more than 20. (Table 2.13)

### Seniors with social support in their homes

The majority of seniors living at home get help with household work and other personal chores. In 1995, 62% of all people aged 65 and over received some kind of assistance with these tasks. That year, 36% received help with housework, 33% had help with transportation, 32% got assistance with grocery shopping, and 30% had help with yard work. As well, another 30% received some kind of emotional support. (Table 2.14)

Many seniors receive this help from their children. In 1995, 34% of seniors who received help got it from a daughter, 27% received it from a son, 18% got it from other family members, and 12% received it from a grandchild. At the same time, 29% got this help from friends and neighbours, while 9% got it from volunteer groups. (Table 2.15)

The largest share of seniors, however, get help around the house from their spouses. In 1995, 46% of people aged 65 and over who received this kind of assistance got it from a spouse. Not surprisingly, though, since more senior men than women are married, senior men were more likely than senior women to get help from a spouse: 68% versus 32%.

Despite this, senior women are actually more likely than senior men to get help with these various personal and household tasks. In 1991, 66% of women aged 65 and over, versus 56% of their male counterparts, received some sort of help with domestic and personal chores.

This occurs because senior women are much more likely than senior men to get help from sources other than a spouse. For example, 40% of women aged 65 and over who got help in 1995 received it from a daughter, compared with 24% of their male counterparts.





Table 2.1

## Population living in private households and institutions, 1991

	In private households	In institutions				Total in institutions	Total	Total population
		Hospitals	Special care homes	Religious institutions	Other			
		%					000s	
People aged:								
Under 15	99.7	--	--	--	0.3	0.3	100.0	5,681.1
15-24	99.0	0.1	--	--	0.9	1.0	100.0	3,796.3
25-54	99.2	0.2	0.1	--	0.5	0.8	100.0	12,148.1
55-64	98.7	0.2	0.4	0.2	0.4	1.3	100.0	2,393.3
65-74	97.3	0.4	1.6	0.4	0.3	2.7	100.0	1,886.4
75 and over	83.9	1.2	13.7	0.9	0.4	16.1	100.0	1,268.2
Total 65 and over	91.9	0.7	6.4	0.6	0.4	8.1	100.0	3,154.7
Total population (000s)	26,731.9	56.2	224.1	28.9	132.4	441.6	27,173.4	---

Source: Statistics Canada, Catalogue no. 93-311-XPB; and 1991 Census of Canada.

Table 2.2

## Seniors in private households and institutions, 1991

	In private households	In institutions				Total in institutions	Total	Total population
		Hospitals	Special care homes	Religious institutions	Other			
%								
000s								
People aged:								
65-74								
Men	97.4	0.4	1.4	0.2	0.4	2.6	100.0	847.7
Women	97.2	0.3	1.8	0.6	0.2	2.8	100.0	1,038.8
Total	97.3	0.4	1.6	0.4	0.3	2.7	100.0	1,886.4
75-84								
Men	92.1	1.0	6.2	0.3	0.4	7.9	100.0	391.2
Women	87.9	0.8	9.8	1.2	0.3	12.1	100.0	596.7
Total	89.6	0.9	8.3	0.8	0.4	10.4	100.0	987.9
85 and over								
Men	73.2	2.2	23.6	0.3	0.6	26.8	100.0	86.0
Women	59.1	2.4	36.7	1.2	0.4	40.9	100.0	196.6
Total	63.4	2.4	32.7	1.0	0.5	36.6	100.0	282.6
Total 65 and over								
Men	94.3	0.7	4.3	0.2	0.4	5.7	100.0	1,324.3
Women	90.2	0.7	8.1	0.8	0.3	9.8	100.0	1,830.4
Total	91.9	0.7	6.4	0.6	0.4	8.1	100.0	3,154.7

Source: Statistics Canada, Catalogue no. 93-311-XPB; and 1991 Census of Canada.

Table 2.3

**Residential status of persons with disabilities, 1991**

	Living in households		Living in institutions		Total	
	000s	%	000s	%	000s	%
People aged:						
15-34	675.1	98.4	11.2	1.6	686.3	100.0
35-54	992.8	97.8	22.2	2.2	1,015.1	100.0
55-64	629.2	97.5	15.9	2.4	645.1	100.0
65-74	698.8	95.4	33.9	4.6	732.7	100.0
75-84	424.8	83.6	83.0	16.4	507.8	100.0
85 and over	112.3	53.9	96.0	46.1	208.3	100.0
Total 65 and over	1,236.0	85.3	212.9	14.7	1,448.9	100.0

Source: Statistics Canada, 1991 Health and Activity Limitation Survey.

Table 2.4

**Residential status of seniors with disabilities, 1991**

	Living in households		Living in institutions		Total
		%		%	
People aged:					
65-74					
Men	95.5		4.4		100.0
Women	95.3		4.7		100.0
75-84					
Men	86.1		13.9		100.0
Women	82.3		17.7		100.0
85 and over					
Men	63.0		37.0		100.0
Women	50.4		49.5		100.0
Total 65 and over					
Men	89.3		10.7		100.0
Women	82.7		17.3		100.0

Source: Statistics Canada, 1991 Health and Activity Limitation Survey.



Table 2.5

**Residential status of persons with disabilities, by severity of disabilities, 1991**

	Persons with mild disabilities living in		Persons with moderate disabilities living in		Persons with severe disabilities living in	
	Households	Institutions	Households	Institutions	Households	Institutions
	%					
People aged:						
15-64						
Men	98.8	1.2	97.9	2.1	92.1	7.9
Women	99.1	0.9	98.8	1.2	93.9	6.1
Total	98.9	1.1	98.4	1.6	93.1	6.9
65 and over						
Men	96.5	3.4*	94.7	5.3*	71.9	28.1
Women	95.4	4.6*	90.9	9.1	64.1	35.9
Total	95.9	4.1	92.4	7.6	66.7	33.3

\* Figures should be used with caution because of the small size of the sample.

Source: Statistics Canada, 1991 Health and Activity Limitation Survey.

Table 2.6

**Family status, 1991**

	People aged					
	15-64			65 and over		
	Men	Women	Total	Men	Women	Total
	%					
Living with immediate family:						
With husband or wife	52.6	54.5	53.6	74.4	42.4	56.2
With common-law partner	7.7	7.7	7.7	1.5	0.7	1.1
Lone parent	1.6	7.6	4.6	1.8	5.6	4.0
Child living with parents	20.5	15.6	18.0	0.1	0.1	0.1
Total living with immediate family	82.4	85.4	84.0	77.8	48.8	61.3
Not living with immediate family:						
Living alone	8.6	7.6	8.1	15.2	37.7	28.0
Living with non-relatives	5.9	4.2	5.0	2.8	2.2	2.4
Living with extended family members	3.1	2.7	2.9	4.2	11.3	8.2
Total not living with immediate family	17.5	14.5	16.0	22.2	51.2	38.7
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total population (000s)	9,039.1	9,140.4	18,179.5	1,244.7	1,643.1	2,887.7

Source: Statistics Canada, 1991 Census of Canada.

Table 2.7

## Family status of seniors, 1991

	People aged								
	65-74			75-84			85 and over		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
	%								
Living with immediate family:									
With husband or wife	77.7	52.9	64.1	70.4	29.2	46.0	52.0	10.4	25.0
With common-law partner	1.8	1.0	1.4	1.1	0.4	0.7	1.0	0.3	0.5
Lone parent	1.7	5.4	3.7	1.9	5.4	3.9	3.7	8.3	6.7
Child living with parents	0.1	0.1	0.1	--	--	--	0.2	0.1	0.1
Total living with immediate family	81.3	59.4	69.3	73.4	35.1	50.7	56.9	19.0	32.4
Not living with immediate family:									
Living alone	12.8	30.7	22.6	18.6	49.0	36.6	27.3	53.2	44.1
Living with non-relatives	2.8	2.1	2.4	2.8	2.3	2.5	3.9	3.4	3.6
Living with extended family members	3.0	7.8	5.6	5.3	13.6	10.2	11.9	24.3	20.0
Total not living with immediate family	18.6	40.6	30.7	26.6	64.9	49.3	43.1	81.0	67.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total population (000s)	825.9	1,009.3	1,835.1	360.3	524.6	884.9	63.0	116.2	179.2

Source: Statistics Canada, 1991 Census of Canada.

Table 2.8

## Family status of seniors, by province, 1991

	Not living with immediate family					Total
	Living with immediate family	Living alone	Living with members of extended family	Living with non-relatives	Total non-family	
	%					
Newfoundland	64.9	18.3	14.5	2.3	35.1	100.0
Prince Edward Island	61.2	26.6	9.2	2.8	38.6	100.0
Nova Scotia	59.4	27.3	10.4	2.9	40.6	100.0
New Brunswick	61.9	25.5	9.5	3.0	38.1	100.0
Quebec	59.7	27.8	9.2	3.3	40.3	100.0
Ontario	62.0	27.4	8.4	2.1	38.0	100.0
Manitoba	59.2	33.2	6.0	1.6	40.8	100.0
Saskatchewan	61.2	32.4	4.7	1.7	38.8	100.0
Alberta	62.0	29.2	6.6	2.1	38.0	100.0
British Columbia	62.7	28.2	6.8	2.3	37.3	100.0
Yukon	56.1	33.7	8.3	2.4	43.9	100.0
Northwest Territories	66.2	17.6	13.9	2.7	33.8	100.0
Canada	61.3	28.0	8.2	2.4	38.7	100.0

Source: Statistics Canada, 1991 Census of Canada.



Table 2.9

## Family status of non-immigrant and immigrant seniors, 1991

	Non-immigrant seniors			Immigrant seniors		
	Men	Women	Total	Men	Women	Total
	%					
Living with immediate family:						
With husband or wife	73.7	42.6	55.9	76.3	42.3	57.2
With common-law partner	1.7	0.8	1.2	1.1	0.5	0.8
Lone parent	1.8	5.5	4.0	1.9	5.7	4.0
Child living with parents	0.1	0.1	0.1	0.1	--	0.1
Total living with immediate family	77.3	49.0	61.1	79.4	48.5	62.1
Not living with immediate family:						
Living alone	15.7	39.3	29.2	13.7	33.4	24.8
Living with non-relatives	2.9	2.3	2.6	2.4	1.8	2.1
Living with extended family members	4.1	9.4	7.1	4.5	16.2	11.1
Total not living with immediate family	22.7	51.0	38.9	20.6	51.4	37.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total population (000s)	907.2	1,210.6	2,117.8	334.2	426.7	760.9

Source: Statistics Canada, 1991 Census of Canada.

Table 2.10

**Percentage of seniors who have ever had children, by number of children, 1995**

		Number of children¹					
	Total with children	1	2	3	4-5	6 or more	Total
%							
People aged:							
65-74							
Men	85.2	10.1	28.5	25.3	27.0	9.1	100.0
Women	89.4	10.9	25.2	13.6	33.0	17.3	100.0
Total	87.4	10.5	26.7	19.0	30.2	13.6	100.0
75-84							
Men	82.5	14.7	37.2	17.6	17.0	13.4	100.0
Women	81.3	21.5	19.7	19.0	19.0	20.8	100.0
Total	81.7	18.9	26.4	18.4	18.2	18.0	100.0
85 and over							
Men	80.9	8.6	30.4	12.3	34.8	13.9	100.0
Women	78.3	18.8	20.3	6.7	28.6	25.6	100.0
Total	78.9	15.9	23.2	8.3	30.4	22.2	100.0
Total 65 and over							
Men	84.2	11.3	31.0	22.7	24.6	10.4	100.0
Women	85.7	14.9	23.1	14.8	28.1	19.1	100.0
Total	85.0	13.4	26.4	18.2	26.6	15.4	100.0

<sup>1</sup> As a % of those with children.

Source: Statistics Canada, General Social Survey, 1995.

Table 2.11

## Frequency of senior parents seeing at least one child, 1995

	Daily	At least once a week	At least once a month	Less than once a month	Not at all	Total <sup>1</sup>
	%					
People aged:						
65-74						
Men	12.0	32.4	21.7	28.9	4.9	100.0
Women	12.6	31.9	24.0	27.8	3.7	100.0
Total	12.4	32.1	23.0	28.3	4.2	100.0
75-84						
Men	11.2	27.9	21.3	33.4	6.1	100.0
Women	11.6	28.4	22.4	29.4	8.0	100.0
Total	11.4	28.3	22.1	30.9	7.3	100.0
85 and over						
Men	19.5	22.8	24.7	30.3	2.6	100.0
Women	10.4	32.7	21.4	29.4	6.1	100.0
Total	12.7	30.2	22.3	29.6	5.2	100.0
Total 65 and over						
Men	12.0	30.9	21.7	30.2	5.2	100.0
Women	12.2	30.9	23.3	28.4	5.2	100.0
Total	12.1	30.9	22.7	29.1	5.2	100.0

<sup>1</sup> Includes not stated.

Source: Statistics Canada, General Social Survey, 1995.



Table 2.12

## Distance closest child lives from senior parents, 1995

	People aged											
	65-74			75-84			85 and over			Total 65 and over		
	Men	Women	Total	Men	Women	Total	Men	Women	Total	Men	Women	Total
	%											
10 kilometres	30.2	30.2	30.2	28.0	27.9	27.9	32.6	31.1	31.4	29.7	29.5	29.6
50 kilometres	18.1	19.7	19.0	18.0	18.3	18.2	17.0	16.7	16.8	18.1	19.0	18.6
100 kilometres	10.6	8.4	9.3	8.2	9.8	9.2	5.9	7.8	7.3	9.8	8.8	9.2
200 kilometres	9.9	10.6	10.3	10.6	10.9	10.8	6.4	7.2	7.0	9.9	10.4	10.3
400 kilometres	10.3	9.7	10.0	11.1	8.4	9.4	10.6	10.3	10.4	10.5	9.3	9.8
1000 kilometres	7.1	8.9	8.1	9.4	9.7	9.6	22.5	8.3	11.9	8.2	9.1	8.8
More than 1000km but in Canada or the United States	10.4	9.4	9.9	11.0	10.5	10.7	4.9	12.8	10.8	10.4	10.0	10.2
Outside Canada or the U.S.	3.4	3.1	3.2	3.8	4.5	4.3	--	5.9	4.4	3.4	3.7	3.6
Total <sup>1</sup>	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>1</sup> Includes not stated and those that did not know.

Source: Statistics Canada, General Social Survey, 1995.

Table 2.13

## Percentage of seniors with grandchildren, by number of grandchildren, 1995

		Number of grandchildren <sup>1</sup>				Total
		1-5	6-10	11-20	More than 20	
Total with grandchildren						
%						
People aged:						
65-74						
Men	87.6	56.0	33.6	9.0	1.4	100.0
Women	95.3	52.7	29.5	16.3	1.4	100.0
Total	91.7	54.1	31.3	13.1	1.4	100.0
75-84						
Men	87.2	56.9	24.0	13.0	6.0	100.0
Women	93.9	49.7	26.6	19.9	3.7	100.0
Total	91.4	52.3	25.7	17.4	4.6	100.0
85 and over						
Men	95.3	54.6	19.4	13.7	12.2	100.0
Women	97.7	32.8	22.9	26.0	18.3	100.0
Total	97.1	38.9	21.9	22.6	16.6	100.0
Total 65 and over						
Men	87.8	56.2	30.4	10.3	3.1	100.0
Women	95.1	50.2	28.1	18.2	3.4	100.0
Total	91.9	52.6	29.0	15.0	3.3	100.0

<sup>1</sup> As a % of those with grandchildren.

Source: Statistics Canada, General Social Survey, 1995.

Table 2.14

## Percentage of seniors who regularly received assistance with household or personal tasks or chores, 1991

	Men	Women	Total
		%	
Received help with: <sup>1</sup>			
Housework	36.9	35.4	36.1
Yard work	26.6	32.4	29.9
Meal preparation	34.0	19.6	25.8
Grocery shopping	29.7	32.9	31.5
Transportation	20.3	43.1	33.3
Babysitting	1.9	1.6	1.7
Managing money	10.8	14.7	13.0
Personal care	4.5	5.6	5.1
Emotional support	25.7	33.2	30.0
Any of the above	56.1	66.2	61.8

<sup>1</sup> Includes assistance from people living with the senior or outside their home.  
Source: Statistics Canada, 1991 Survey on Ageing and Independence.

Table 2.15

## Provider of social support or assistance to seniors receiving support, 1991

	Men	Women	Total
		%	
Provider of assistance:			
Spouse	68.1	31.9	46.0
Daughter	24.0	39.7	33.6
Son	25.9	28.2	27.3
Grandchild	9.4	14.1	12.3
Other family member	13.6	21.4	18.4
Friend/neighbour	25.7	31.4	29.2
Volunteer group/organization	6.8	9.6	8.5
Other	12.3	13.6	13.1
Total	100.0	100.0	100.0

Source: Statistics Canada, 1991 Survey on Ageing and Independence.



# Housing and Household Facilities

## Homeownership of seniors

Seniors are generally more likely than younger people to own their homes. For example, in 1995, 83% of families headed by someone aged 65 and over lived in an owner-occupied dwelling, compared with 70% of families with head aged 15 to 64. (Table 3.1)

Among families headed by seniors, married couples are somewhat more likely than other families<sup>1</sup> to own their home. In 1995, 85% of married-couple families headed by someone aged 65 and over owned their home, compared with 72% of other elderly families. (Chart 3.1)

Both types of senior families, however, are more likely than comparable families with younger heads to own their homes. In 1995, 85% of married-couple families headed by seniors, versus 78% of those led by people aged 15 to 64, were homeowners. There was an even wider gap among other families: 72% of these families headed by someone aged 65 and over were homeowners, compared with just 40% of those led by people aged 15 to 64.

Unattached seniors<sup>2</sup> are also more likely than their younger counterparts to be homeowners; the proportion of unattached seniors who own their homes, however, is well below that of families headed by seniors. In 1995, just under half (49%) of unattached people aged 65 and over owned their home, well above the figure for unattached individuals aged 15 to 64 (33%), but below that for families headed by seniors (83%). (Table 3.1)

Among unattached seniors, men are slightly more likely than women to be homeowners. In 1995, 53% of unattached men aged 65 and over owned their home, while the figure was 48% among their female counterparts.

While many unattached seniors own their homes, a considerable share still rent their dwellings. In 1995, just over half (51%) of unattached people aged 65 and over were renters, compared with only 17% of families headed by someone aged 65 and over.

Unattached senior women are slightly more likely than their male contemporaries to be renters. In 1995, 52% of unattached women aged 65 and over rented their accommodations, compared with 47% of unattached men in this age range.

### More mortgage-free senior homeowners

Seniors are also considerably more likely than people under age 65 to own homes without mortgages. In fact, in 1995, 71% of all families with head aged 65 and over were mortgage-free homeowners, whereas

<sup>1</sup> Includes lone-parent, multiple-family and other unmarried couple-family households.

<sup>2</sup> An unattached individual is a person who either lives alone or in a household where he/she is not related to other household members.

this was the case for only 26% of families headed by people aged 15 to 64. (Table 3.1)

Unattached seniors are also more likely than their younger counterparts to own their homes outright. In 1995, 43% of all unattached seniors owned homes on which the mortgages were paid off, compared with just 7% of unattached people aged 15 to 64.

Among unattached seniors, men are more likely than women to live in a mortgage-free home. In 1995, 47% of all unattached men aged 65 and over were mortgage-free homeowners, compared with 42% of their female counterparts.

### The homes of seniors needing repairs

Seniors are generally less likely than younger people to live in homes needing repairs other than regular maintenance. In 1995, 17% of the dwellings of both families headed by people aged 65 and over and unattached seniors required either major or minor repairs. This compared with 25% of the homes of families with head aged 15 to 64 and 27% of those of unattached individuals in the same age range. (Table 3.2)

Among unattached seniors, men are more likely than women to live in housing that needs repairs. In 1995, 23% of the homes of unattached male seniors needed repairs, while just 15% of those of their female counterparts were in need of such work.

Most of the homes of seniors that require repairs, however, only need minor repairs. Among families headed by people aged 65 and over, for example, 11% lived in homes requiring minor repairs, while 6% resided in houses needing major repairs. Similarly, 12% of unattached seniors lived in homes requiring minor repairs and 6% lived in units needing major alterations.

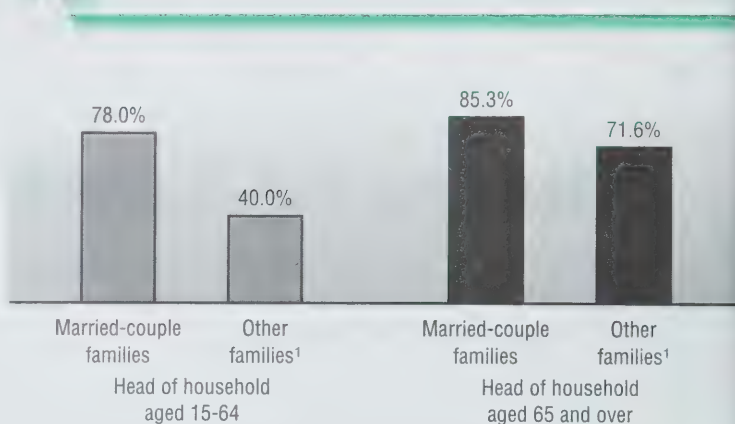
### Living space in the homes of seniors

The homes of seniors generally have more living space, on average, than those of younger people. In 1995, the dwellings of families with head aged 65 and over had an average of 2.7 rooms per person, compared with 2.0 rooms per person in the homes of families with head aged 15 to 64. (Chart 3.2)

Among senior families, married couples have somewhat more living space than other families. In 1995, the dwellings of married-couple families with head aged 65 and over had an average of 2.7 rooms, compared with 2.4 rooms in the homes of other families with senior heads.

Chart 3.1

### Home ownership rates of families, by family type, 1995

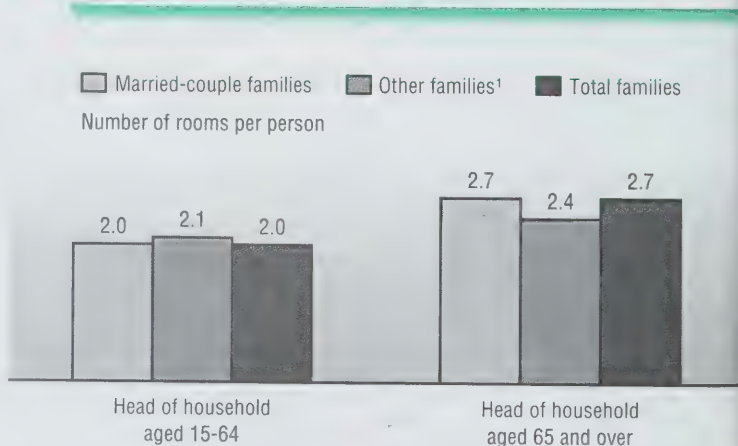


<sup>1</sup> Includes lone-parent, multiple-family and other unmarried-couple family households.

Source: Statistics Canada, Household Facilities and Equipment Survey.

Chart 3.2

### Average number of rooms per person in family dwellings, by family type, 1995

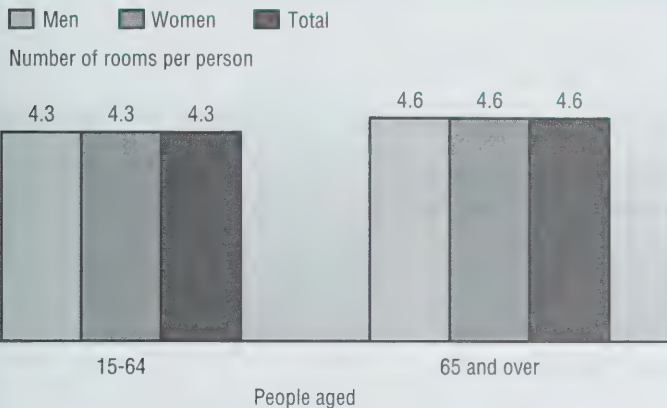


<sup>1</sup> Includes lone-parent, multiple-family and other unmarried-couple family households.

Source: Statistics Canada, Household Facilities and Equipment Survey.



Chart 3.3

**Average number of rooms per person in one-person households, 1995**

Source: Statistics Canada, Household Facilities and Equipment Survey.

The homes of unattached seniors also have more living space than those of their younger counterparts. In 1995, unattached seniors lived in dwellings which had an average of 4.6 rooms per person, while the figure was 4.3 for unattached people aged 15 to 64. There was no difference, though, in the living space of the homes of unattached men and women aged 65 and over. (Chart 3.3)

**Household amenities in the homes of seniors**

Almost all seniors in Canada live in homes which have basic household facilities such as baths, flush toilets, refrigerators, and telephones. Indeed, close to 100% of the homes of both families headed by seniors and unattached individuals aged 65 and over had these facilities in 1995. (Table 3.3)

In addition, almost all senior families (99%) and unattached individuals aged 65 and over (97%) had colour televisions in 1995. At the same time, 74% of families with head aged 65 and over and 72% of unattached seniors were subscribers to cable television.

Relatively large shares of the senior population also have many other household conveniences. In 1995, for example, 86% of families with head aged 65 and over had an automatic washing machine, 83% had a clothes dryer, 81% had a microwave oven, 72% had a freezer, 58% had a fire extinguisher, 46% had a dishwasher, and 45% had a gas barbecue.

In fact, families headed by seniors were generally about as likely as families with head under age 65 to have most of these amenities. Families with head aged 65 and over, though, were more likely than families with younger heads to own a freezer or an air conditioner in 1995, while they were less likely to have a dishwasher, microwave oven, or gas barbecue.

As with senior families, unattached seniors are about as likely as unattached individuals aged 15 to 64 to have most of these amenities. The shares of unattached seniors with these amenities, though, are generally well below those of families headed by seniors. Indeed, the proportions of unattached seniors with the above-mentioned conveniences in 1995 were all 20 to 30 percentage points lower than those of families headed by seniors.

Among unattached seniors, women are generally more likely than men to have most household conveniences. In 1995, unattached women aged 65 and over were more likely than their male counterparts to have an automatic washing machine, clothes dryer, dishwasher, freezer, microwave oven, and smoke detector. Unattached senior men, on the other hand, were more likely to own a fire extinguisher and gas barbecue.



### Vehicle ownership of seniors

Most families headed by seniors own a car or other vehicle. In 1995, 89% of families headed by someone aged 65 and over owned at least one vehicle, just slightly below the figure for families with head under age 65 (92%). (Table 3.4)

In contrast, only about half of unattached seniors own a vehicle. In 1995, just 52% of unattached individuals aged 65 and over owned at least one vehicle, compared with 69% of unattached people aged 15 to 64.

Among unattached seniors, men are more likely than women to have a vehicle. In 1995, 67% of unattached men aged 65 and over, compared with 47% of their female counterparts, had at least one vehicle.

### Special housing facilities for seniors with disabilities

As reported in the first chapter, a substantial proportion of seniors have disabilities, and most of these people live in a private household. Some of these seniors, however, have difficulty using some basic household facilities in their homes. In 1991, for example, 17% of seniors with disabilities living in a private household encountered some difficulty using the bathtub or shower in their home, while 6% reported difficulty using laundry equipment and around 5% each had problems accessing kitchen cabinets, the stove, and the toilet facilities. (Table 3.5)

The proportion of seniors with disabilities who encounter some difficulty with these basic household facilities is also greater than the percentage reporting that these facilities in their homes have been modified because of their condition. In 1991, 10% of seniors with disabilities indicated that they had a modified bathtub or shower, well below the figure that reported difficulty using these features (17%). At the same time, 4% of seniors with disabilities had modified toilet facilities, while 5% reported some difficulty accessing these facilities.

A small proportion of seniors with disabilities living in households also require special features, such as ramps or widened doorways, to enter or leave their home. In 1991, 7% of all persons aged 65 and over with disabilities living in a private household had special features to enter or leave their home. Another 3% needed, but did not have, these features. (Table 3.6)

Some seniors with disabilities also require other specialized features, such as easy-to-open doors or audio warning devices within their homes. In 1991, 6% of all persons aged 65 and over with disabilities living in households had such facilities within their residence. Another 7% needed, but did not have, these features.



Table 3.1

**Housing tenure of families and unattached individuals, 1995**

	Families with head aged		Unattached individuals aged					
	15-64	65 and over	15-64			65 and over		
			Men	Women	Total	Men	Women	Total
	%							
Tenure:								
Owned								
With mortgage	44.2	12.6	18.1	14.6	16.6	6.2	6.5	6.4
Without mortgage	25.9	70.6	15.8	17.8	6.7	46.7	41.7	42.9
Total owned	70.1	83.2	33.9	32.4	33.3	52.9	48.1	49.3
Rented	29.9	16.8	66.1	67.6	66.7	47.1	51.9	50.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total number of households (000s)	7,204.8	1,238.0	1,052.8	770.3	1,823.1	237.0	740.7	977.8

Source: Statistics Canada, Household Facilities and Equipment Survey.

Table 3.2

**Percentage of families and unattached individuals living in dwellings needing repairs, 1995**

	Families with head aged		Unattached individuals aged					
			15-64			65 and over		
	15-64	65 and over	Men	Women	Total	Men	Women	Total
	%							
Dwellings needing repairs:								
Major repairs	8.2	6.2	9.4	8.4	8.9	7.7	5.0	5.6
Minor repairs	16.7	11.0	18.7	18.1	18.4	15.0	10.4	11.5
Total needing repairs	24.8	17.2	28.1	26.5	27.4	22.7	15.4	17.2
Regular maintenance only	75.2	82.8	71.9	73.5	72.6	77.3	84.6	82.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total number of households (000s)	7,204.8	1,238.0	1,052.8	770.3	1,823.1	237.0	740.7	977.8

Source: Statistics Canada, Household Facilities and Equipment Survey.

Table 3.3

**Percentage of families and unattached individuals with selected household amenities, 1995**

	Families with head aged		Unattached individuals aged					
	15-64	65 and over	15-64			65 and over		
			Men	Women	Total	Men	Women	Total
%								
Bath facilities	99.9	99.8	99.5	99.7	99.6	98.9	99.9	99.6
Flush toilet	100.0	99.8	99.8	99.9	99.8	98.9	99.9	99.7
Refrigerator	99.7	99.9	99.2	99.2	99.2	99.6	99.5	99.5
Automatic washing machine	86.3	85.5	50.4	50.6	50.5	52.7	55.0	54.4
Clothes dryer	84.9	83.2	49.1	49.7	49.3	48.6	52.1	51.3
Dishwasher	55.8	46.2	23.7	26.5	24.9	22.4	26.4	25.4
Freezer	64.2	72.2	25.5	29.2	27.1	36.1	43.9	42.0
Microwave oven	89.8	81.0	68.3	73.8	70.6	58.8	64.2	62.9
Gas barbecue	66.6	44.8	30.7	23.8	27.8	19.7	15.0	16.2
Air conditioner	28.8	33.8	18.7	20.6	19.5	27.5	25.7	26.1
Smoke detector	96.0	95.1	91.3	93.3	92.1	90.9	93.6	93.0
Fire extinguisher	56.5	58.2	36.1	30.2	33.6	41.7	29.1	32.1
Colour television	99.0	99.0	96.2	97.5	96.8	96.8	97.6	97.4
Cable television	75.4	73.9	63.0	70.8	66.3	67.8	72.9	71.7
Telephone	98.9	99.8	94.6	98.3	96.1	96.4	99.4	98.7
Total number of households (000s)	7,204.8	1,238.0	1,052.8	770.3	1,823.1	237.0	740.7	977.8

Source: Statistics Canada, Household Facilities and Equipment Survey.



Table 3.4

## Percentage of families and unattached individuals owning vehicles, 1995

	Families with head aged		Unattached individuals aged					
	15-64	65 and over	15-64			65 and over		
			Men	Women	Total	Men	Women	Total
	%							
Households with:								
Automobiles								
One	52.1	62.7	51.1	57.1	53.6	52.8	42.2	44.7
Two or more	29.1	18.4	5.9	2.9	4.6	3.9	2.8	3.1
Total with at least one automobile	81.1	81.1	57.0	60.0	58.3	56.7	45.0	47.8
Vans or trucks	38.3	25.7	25.0	5.9	16.9	18.6	5.0	8.3
Total with vehicles	91.9	88.5	73.1	63.9	69.2	67.1	46.9	51.8
Total without vehicles	8.9	11.5	26.9	36.1	30.8	32.9	53.1	48.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total number of households (000s)	7,204.8	1,238.0	1,052.8	770.3	1,823.1	237.0	740.7	977.8

Source: Statistics Canada, Household Facilities and Equipment Survey.

Table 3.5

## Percentage of persons with disabilities living in households who have difficulty using, and with access to, modified household features, 1991

	People aged			
	15-64		65 and over	
	Have difficulty using	Have modified facilities	Have difficulty using	Have modified facilities
	%			
Bathtub/ shower	8.9	3.6	16.8	9.9
Toilet facilities	2.8	1.3	5.1	3.9
Washer/dryer	3.7	0.4	5.6	0.3*
Kitchen stove	3.3	0.5	5.2	0.5*
Bathroom sink	2.4	0.9	4.0	0.9*
Kitchen cabinets	5.0	0.7	5.4	0.6*
Electronic equipment	2.4	0.6	3.1	0.3*
Kitchen sink/counters	2.8	0.7	3.4	0.7*
Refrigerator	2.1	0.3	2.2	--

\* Figures should be used with caution because of the small size of the sample.

Source: Statistics Canada, 1991 Health and Activity Limitation Survey.



Table 3.6

Percentage of persons with disabilities living in households using, and needing but not having, specialized household features, 1991

	Specialized features to enter/leave residence		Other specialized features in house	
	Now use	Need but do not have	Now use	Need but do not have
People aged:				
15-34				
Men	2.3	0.8	1.5	2.0
Women	1.6	1.1	1.4	2.0
Total	1.9	1.0	1.4	2.0
35-54				
Men	2.6	0.9	1.6	1.8
Women	3.7	1.8	3.1	3.6
Total	3.1	1.3	2.4	2.7
55-64				
Men	4.3	1.1	2.0	3.0
Women	4.7	2.9	2.8	4.4
Total	4.4	2.0	2.4	3.7
65 and over				
Men	3.9	2.0*	4.3	5.4
Women	10.0	4.4	8.0	7.8
Total	7.4	3.4	6.4	6.9

\* Figures should be used with caution because of the small size of the sample.

Source: Statistics Canada, 1991 Health and Activity Limitation Survey.

# Health

## Increasing life expectancy among seniors

Canadian seniors are living longer than ever before. In 1991, a person aged 65 had an average life expectancy of 18 years, over a year more than in 1981 and almost five years more than in the 1921-1941 period. (Table 4.1)

The life expectancy of seniors, of course, declines with age. Still, someone aged 90 or over in 1991 could expect to live another 5 years, on average, while the figure was 6 years for those aged 85, 9 years for those aged 80, 11 for those aged 75, and 15 for those aged 70. (Table 4.2)

As in other age groups, senior women have a longer life expectancy than senior men. A woman aged 65 in 1991, for instance, could expect to live, on average, another 20 years, four years longer than the figure for a man aged 65.

This difference reflects the fact that the life expectancy of senior women has increased much faster than that of senior men during most of the period since the early 1920s. Between 1921 and 1981, for example, the average life expectancy of women aged 65 rose by over five years, whereas the figure for men increased by less than two years.

In the last decade, however, the life expectancy of senior men actually rose slightly faster than that of women in this age range. Between 1981 and 1991, the average life expectancy of men aged 65 rose 1.2 years, compared with an increase of 1.1 years for their female counterparts. This occurred because, as discussed in the following sections, mortality rates declined somewhat faster among senior men than among senior women in this period.

Senior women in Canada also generally live somewhat longer than their counterparts in most other industrialized countries. In 1991, 65-year-old Canadian women had an average life expectancy of 20 years, compared with 19 years for their counterparts in the United States, Australia, Sweden, Italy, and the Netherlands and 18 years for those in the United Kingdom. The life expectancy of senior women in Canada, though, was about the same as that for women in this age range in France, Switzerland, and Japan. (Chart 4.1)

There was a somewhat different pattern among senior men, with those in Canada living longer than their counterparts in the United States, Australia, the Netherlands, and the United Kingdom, but less than those in Italy and Japan. At the same time, the life expectancy of senior men in Canada was about the same as that of these men in France, Sweden, and Switzerland.

## Disability-free life expectancy

Life expectancy estimates, however, describe only the length of life seniors are projected to experience, not the quality. As documented in the first chapter of this report, a substantial proportion of seniors in



Canada have disabilities and, as a result, it is important to know if the years of increased longevity experienced by seniors are generally healthy or burdened by ill-health.

Overall, about half the current life expectancy of 65-year-old seniors is expected to be free of any disability. In 1991, people aged 65 and over in Canada had a life expectancy of 18 years, nine of which were expected to be disability-free, while the remaining years were expected to include three years each of slight, moderate, and severe disabilities.<sup>1</sup>

Disability-free life expectancy as a proportion of total life expectancy, however, declines with age. For example, only one of the six years of the average life expectancy of people aged 85 in 1991 was expected to be free of disability.

As with overall life expectancy, disability-free life expectancy is higher among senior women than senior men. Senior women, though, can also expect longer periods of poor health. In fact, of the four years that women aged 65 were expected to live longer, on average, than senior men in 1991, only one was expected to be free of disability, while two were expected to involve severe disabilities.

### Mortality rates among seniors down

Gains in life expectancy among Canadian seniors reflect long-term declines in mortality rates among people in this age group. Between 1980 and 1994, for example, the age-standardized<sup>2</sup> death rate among people aged 65 and over fell 10%. (Chart 4.2)

Mortality rates have also fallen among seniors in all age ranges, although declines have been greater among younger seniors than those in older age groups. Between 1980 and 1994, the annual death rate among people aged 65 to 74 declined 19%, while the figure was down 14% among those aged 75 to 84 and 7% among those aged 85 and over.

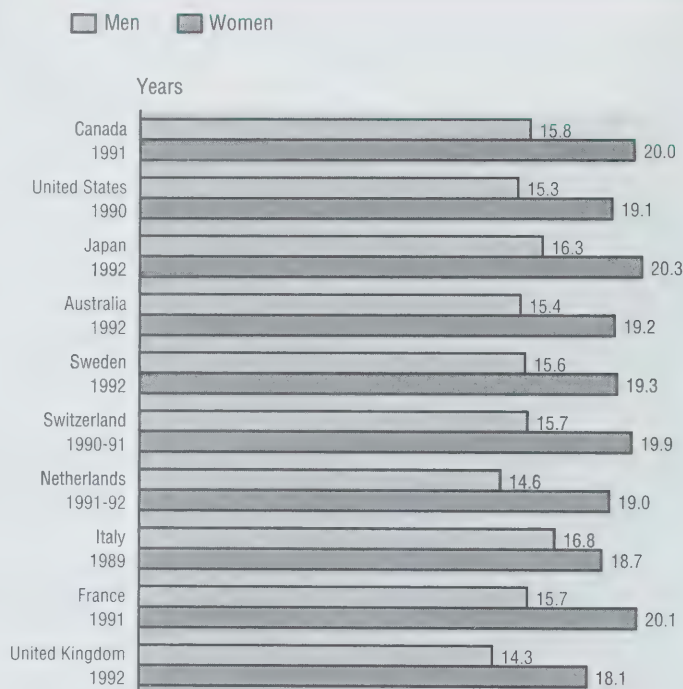
Mortality rates have fallen faster among senior men than senior women since the early 1980s, which explains, in part, why the life expectancy of senior men increased slightly faster than that of senior women in this period. Between 1980 and 1994, the age-standardized death rate among men aged 65 and over fell 12%, while the figure was down 7% among senior women.

<sup>1</sup> Source: "Changes in Health Expectancy in Canada from 1986 to 1991," by Russell Wilkens, Jiajian Chen and Edward Ng, Health Statistics Division, Statistics Canada, in the *Proceedings of the 7th Meeting of the International Network on Health Expectancy*, Canberra, February 1994, Australian Government Publishing Service, 1994. As well, for more information on this subject, see "Health-Adjusted Life Expectancy," by Michael C. Wolfson, in the Spring 1996 issue of *Health Reports*, Statistics Canada, Catalogue no. 82-003-XPB.

<sup>2</sup> These figures have been age-standardized to the 1991 Canadian population.

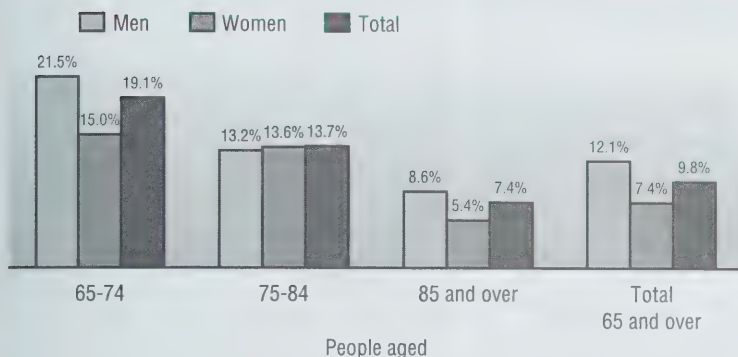
Chart 4.1

### Life expectancy at age 65 in selected countries



Sources: Statistics Canada, Health Statistics Division; and United Nations, 1993 Demographic Yearbook.

Chart 4.2

**Percentage decline in deaths rates<sup>1</sup> among seniors, 1980 to 1994**

<sup>1</sup> Deaths per 100,000 population in age group, age-standardized to the 1991 population.

Source: Statistics Canada, Health Statistics Division.

Mortality rates among senior men, however, are still considerably higher than those among women. In fact, the death rate of men aged 65 to 74 in 1994 was almost double the figure among women in this age group. This gap closes, though, in older age ranges. Among those aged 85 and over in 1994, for example, the annual death rate of men was 27% higher than that of women. (Table 4.4)

### Trends in the main causes of death among seniors

Much of the decline in mortality rates among seniors results from declines in their heart disease death rate. In fact, the age-standardized death rate from heart disease among people aged 65 and over was 31% lower in 1994 than in 1980. (Table 4.3)

There has been a similar decline in the death rate as a result of strokes among seniors in the last decade and a half. In contrast, age-standardized death rates among seniors for both cancer and respiratory diseases have risen in this period. Between 1980

and 1994, the number of cancer deaths for every 100,000 people aged 65 and over rose 12%, while there was a 21% increase in the death rate among seniors due to respiratory diseases.

Increases in cancer mortality rates among seniors since the early 1980s have been greater for women than for men. Between 1980 and 1994, the number of deaths due to cancer per 100,000 population rose 15% among women aged 65 and over, compared with a 9% rise for men in this age range.

Senior men, though, are still considerably more likely than their female counterparts to die from lung cancer. Indeed, the overall cancer death rate for senior men was 68% higher than that of senior women in 1994.

While the heart disease death rate has fallen among seniors, heart disease is still the leading cause of death among seniors. In 1994, heart disease accounted for 31% of all deaths among Canadian seniors, while 26% were due to cancer, 11% were the result of respiratory diseases, and 9% were the result of strokes.

Heart disease is also the leading cause of death of both senior men and women; the death rate from heart disease, however, is much higher among senior men than senior women. In fact, in 1994, the number of heart disease deaths for every 100,000 men aged 65 and over was almost 50% higher than the figure for their female counterparts.

There is also considerable variation in the main causes of death among seniors in different age groups. Heart disease, for example, is very much a disease of the very oldest seniors. In 1994, the heart disease death rate among people aged 85 and over was two and half times that of cancer, the second leading cause of death of people in this age range. In contrast, cancer was the leading cause of death among 65 to 74-year-olds. (Table 4.4)



## Types of cancer among seniors

Much of the increase in the overall cancer death rate among seniors is accounted for by increases in the lung cancer death rate, particularly that for senior women. In fact, the projected number of lung cancer deaths for every 100,000 women in 1996<sup>3</sup> was more than double the figure for women in each age group over age 60 in 1980. (Table 4.5)

Increases in lung cancer death rates among senior women are related to long-term increases in the prevalence of cigarette smoking, a major risk factor for lung cancer, among women. Unlike men, women did not begin to smoke in large numbers until after World War II, and the consequences of this trend are now reflected in the increased rate of female deaths due to lung cancer.

Senior men, however, are still considerably more likely than their female counterparts to die from lung cancer. Indeed, the estimated number of lung cancer deaths for every 100,000 men aged 80 and over in 1996 was almost four times greater than the rate for women in this age range, while estimated figures for men aged 60 to 69 and 70 to 79 were both more than twice those of their female counterparts.

Increases in the lung cancer death rate among seniors reflect, in part, increases in the incidence of new cases of this disease among people aged 60 and over, especially women, since the early 1980s. In fact, the estimated number of new cases of this disease diagnosed for every 100,000 women aged 70 to 79 in 1996 was almost three times higher than the rate in 1980, while the estimated 1996 figure was more than twice that among both women aged 60 to 69 and 80 and over in 1980. (Table 4.6)

As with lung cancer mortality rates, however, senior men in all age ranges are still considerably more likely than their female counterparts to develop lung cancer. Among those aged 80 and over, for example, the estimated number of new lung cancer cases for every 100,000 men in 1996 was more than three times greater than the figure for women.

There have also been increases in mortality rates among men in age groups over age 60 as a result of prostate cancer. Men in the very oldest age group, though, are still the most likely to die from prostate cancer. Indeed, the estimated number of deaths from prostate cancer for every 100,000 men aged 80 and over in 1996 was almost the same as that for lung cancer. (Table 4.5)

There has been an even more dramatic rise in the number of newly diagnosed cases of prostate cancer among senior men since the early 1980s. As a result, prostate cancer is now the leading cause of new cases of cancer among senior men in all age ranges. (Table 4.6)

<sup>3</sup> The data in this section are for 1996 as opposed to the previous section which only has cancer data for 1994. The National Cancer Institute of Canada publishes projections regarding cancer incidence and mortality in Canada in 1996. Mortality figures for other diseases, however, are only available through 1994; as a result, in order to put cancer deaths in the context of other causes, only 1994 figures are used in the previous section.





Part of the increase in the incidence of new cases of prostate cancer among senior men, however, reflects continued widespread use of techniques for earlier detection. As well, increases in the incidence of new cases of prostate cancer among senior men are substantially greater than increases in mortality from this disease among men in these age ranges. This suggests that prostate cancer is either being detected earlier or treated more effectively.<sup>4</sup>

There have also been increases in breast cancer death rates among senior women aged 70 and over. In fact, breast cancer was the leading cause of cancer deaths among women aged 80 and over in 1996. (Table 4.5)

The incidence of new cases of breast cancer among senior women has also risen in the past decade and a half. As a result, breast cancer remains the leading cause of new cases of cancer among senior women. (Table 4.6)

As with prostate cancer among senior men, increases in the incidence of new cases of breast cancer among senior women are greater than increases in mortality from this disease among these women. Part of the reason for the relatively rapid increase in the incidence of newly diagnosed cases of breast cancer among senior women may be increased detection of this disease among this group because more of these women, particularly those aged 60 to 79, are having mammograms.<sup>5</sup>

### Suicide rates among seniors

Overall, seniors are somewhat less likely than people under age 65 to commit suicide. In 1993, there were 14 suicides for every 100,000 people aged 65 and over, compared with 18 among those aged 25 to 44 and 17 among those aged 45 to 64. The suicide rate among seniors, though, was about the same as that among 15 to 24-year-olds. (Table 4.7)

As well, the incidence of suicide among seniors has declined since the early 1980s. In 1993, there were 14 suicides for every 100,000 people aged 65 and over, down from 18 in 1981.<sup>5</sup>

Among seniors, men are considerably more likely than women to commit suicide. In 1993, there were 24 suicides for every 100,000 men aged 65 and over, compared with six for every 100,000 women in this age range.

As well, the suicide rate among senior men increases with age. In 1993, there were 28 suicides for every 100,000 men aged 85 and over and 27 among those aged 75 to 84, compared with 23 among those aged 65 to 74. In contrast, among senior women, those aged 85 and over were the least likely to commit suicide, while those aged 75 to 84 were the most likely.

### The perceived health of seniors

Most seniors, and especially those living in a private household,<sup>6</sup> describe their general health in positive terms. In 1995, 73% of the non-institutionalized

<sup>4</sup> Source: National Cancer Institute of Canada, **Canadian Cancer Statistics 1996**, Toronto, Canada, 1996.

<sup>5</sup> Source: Statistics Canada, Health Statistics Division.

<sup>6</sup> As reported in the chapter on living arrangements and family status, most seniors, over nine out of 10 in 1991, lived in a private household, while just under 10% were residents of an institution.

population aged 65 and over said their health was either good (34%), very good (27%), or excellent (12%). At the same time, however, 21% reported their health was only fair and 6% described it as poor. (Table 4.8)

Seniors living in an institution<sup>7</sup> are less likely to rate their health in positive terms. Still, in 1995, 43% of institutionalized seniors said their health was either good, very good, or excellent. Another 34% said their health was only fair, while 22% said it was poor. (Table 4.9)

As well, seniors in older age ranges are more likely than their younger counterparts to rate their health as being only fair or poor. For example, in 1995, 32% of people aged 75 and over living in a private household said their health was either fair or poor, versus 24% of those aged 65 to 74.

### Seniors with chronic health conditions

While most seniors report that their overall health is relatively good, many seniors have a chronic health condition as diagnosed by a health professional. In 1995, 81% of all people aged 65 and over living in a private household reported they had at least one chronic health condition. (Table 4.10)

Seniors living in an institution are even more likely to have a chronic health condition. In 1995, 95% of these seniors had such a condition.<sup>8</sup>

As well, seniors are somewhat more likely than people in younger age groups to have a chronic health condition. In 1995, 81% of non-institutionalized people aged 65 and over had such a problem, compared with 69% of those aged 55 to 64, 57% of those aged 45 to 54, 47% of those aged 25 to 44, and 43% of 15 to 24-year-olds.<sup>8</sup>

The likelihood of seniors being diagnosed with a chronic health condition also rises with age. In 1995, 86% of people aged 75 and over living in a private household had at least one chronic health condition, compared with 78% of those aged 65 to 74.

Senior women are more likely than senior men to have a chronic health condition. In 1995, 83% of non-institutionalized women aged 65 and over had such a problem, compared with 77% of senior men.

Arthritis and rheumatism are the most common chronic health problems reported by seniors. In 1995, 40% of the non-institutionalized population aged 65 and over had been diagnosed by a health professional with one of these problems, while 29% had high blood pressure, 18% had back problems, 17% had chronic heart problems, 16% had food or other allergies, 14% had cataracts, and 11% had diabetes. At the same time, smaller percentages of seniors reported having chronic bronchitis or emphysema (6%), sinusitis (5%), ulcers (5%), asthma (5%), or migraine headaches (4%).

<sup>7</sup> Includes residents of long-term health-care facilities such as hospitals, nursing homes, and residential care facilities for persons with disabilities; but excludes those in long-term health-care facilities on military bases, in correctional institutions, or on Indian reserves.

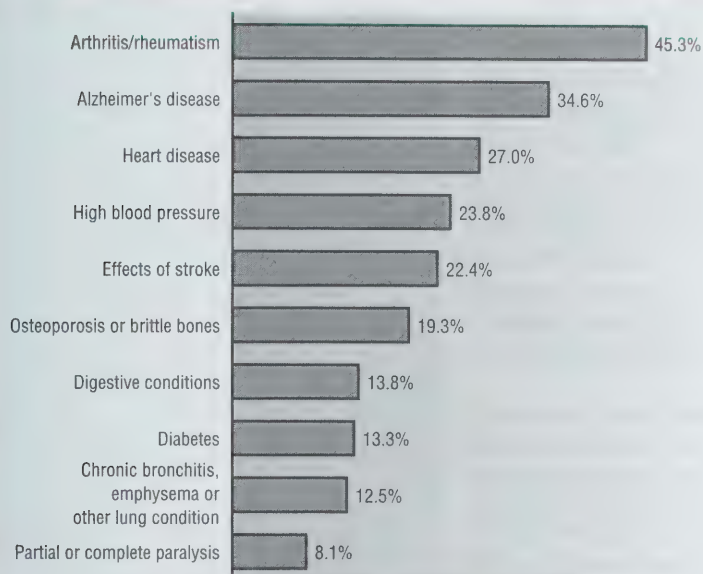
<sup>8</sup> Source: Statistics Canada, National Population Health Survey, 1995.





Chart 4.3

### Percentage of seniors living in an institution<sup>1</sup> who have selected chronic health conditions, 1995



<sup>1</sup> Includes residents of long-term health-care facilities such as hospitals, nursing homes and residential facilities for people with disabilities, but excludes those in long-term health-care facilities on military bases, in correctional institutions or on Indian Reserves.

Source: Statistics Canada, National Population Health Survey, 1995.

Institutionalized seniors are also most likely to suffer from arthritis or rheumatism. In 1995, 45% of these seniors had arthritis or rheumatism, while 27% had a chronic heart condition, 24% had high blood pressure, 22% suffered from the effects of a stroke, 19% had osteoporosis or brittle bones, 14% had chronic digestive problems, 13% had diabetes, 13% had chronic bronchitis, emphysema or other lung condition, and 8% suffered from partial or complete paralysis. (Chart 4.3)

### Activity limitations of seniors

A substantial proportion of seniors also report some level of restriction in their activities because of a long-term health problem. In 1995, 39% of all people aged 65 and over living in a private household said they experienced some level of activity restriction because of a chronic health condition. (Table 4.11)

An even larger share of seniors living in an institution report some level of activity restriction because of a long-term health condition. In fact, in 1995, 80% were limited in some way because of this kind of health problem. As a result of these restrictions, 72% of institutionalized seniors needed help with personal care activities such as bathing, dressing, and eating in 1995, while almost half needed help getting in and out of bed (49%), getting in and out of a chair (46%), or moving about the facility (47%). (Table 4.12)

The likelihood of non-institutionalized seniors reporting some level of activity restriction because of a health problem increases in older age ranges. In 1995, almost half (46%) of these people aged 75 and over reported some level of activity restriction, while the figure was 36% among those aged 65 to 74.

In contrast, there was little variation in the proportion of institutionalized seniors in different age groups reporting activity limitations because of a long-term health problem. Older seniors, however, were generally more likely to need help with personal care and other activities.

### Seniors with dementia

A small proportion of seniors have Alzheimer's disease or other dementia. In 1991, 8% of all people aged 65 and over<sup>9</sup> suffered from this condition; that year, an estimated 252,600 seniors had this disease.

<sup>9</sup> For more information on this topic see "Dementia among seniors", in the Autumn 1996 edition of Health Reports, Statistics Canada, Catalogue no. 82-003-XPB.



Just over half of seniors with Alzheimer's or other dementia live in a health-related institution. In 1991, 51% of all those aged 65 and over with this condition were in an institution. That year, 52% of all seniors living in these institutions had Alzheimer's disease or other dementia.

### Seniors with problems with cognition

While relatively few non-institutionalized seniors have Alzheimer's, a substantial proportion report they have some problems with cognition, that is, they are either somewhat or very forgetful, or they have difficulty thinking. In 1995, 33% of all people aged 65 and over living in a private household reported they had these kinds of problems. That year, 25% were either somewhat or very forgetful, while 8% had difficulty thinking. (Table 4.13)

Seniors living in an institution are even more likely to have problems with cognition. In 1995, 66% of the institutionalized population aged 65 and over had difficulty remembering things; in fact, 21% were unable to remember anything. (Table 4.14)

Similarly, in 1995, 66% of institutionalized seniors had some difficulty thinking clearly. That year, 32% were unable to think and solve problems at all. (Table 4.15)

Cognition problems are somewhat higher among older seniors than their younger counterparts. In 1995, 38% of the non-institutionalized population aged 75 and over reported these types of problems, compared with 30% of those aged 65 to 74. (Table 4.13)

Cognition problems among institutionalized seniors also increase with age. In 1995, 70% of people aged 85 and over living in an institution had memory problems, compared with 54% of those aged 65 to 74. (Table 4.14)

Men in older age groups are the most likely to have problems with cognition. In 1995, 42% of men aged 75 and over living in a private household, versus 36% of women in this age range and 30% of both men and women aged 65 to 74, reported these kinds of problems. (Table 4.13)

Men in the very oldest age ranges are particularly likely to have problems with their memory. In 1995, 34% of non-institutionalized men aged 75 and over were either somewhat or very forgetful, compared with 23% of women in this age group and 24% of men aged 65 to 74.

### Seniors experiencing chronic pain

A substantial proportion of seniors report that they suffer from chronic pain or discomfort. In 1995, 32% of the non-institutionalized population aged 65 and over experienced chronic pain or discomfort, compared with just over 20% of those aged 55 to 64 and 45 to 54 and less than 15% of those in age groups under age 45. (Table 4.16)

A similar proportion of seniors living in an institution suffer from chronic pain or discomfort. In 1995, 36% of these seniors said they were not usually free of pain or discomfort. (Table 4.17)

Older seniors living in a private household are more likely than their younger counterparts to experience chronic pain or discomfort. In 1995, 35% of non-



institutionalized people aged 75 and over, versus 30% of those aged 65 to 74, reported that they suffered from chronic pain. There was a similar pattern among seniors living in an institution, although those aged 85 and over were slightly less likely than those aged 75 to 84 to report suffering from chronic pain or discomfort.

As well, a small proportion of seniors experience severe chronic pain or discomfort. In 1995, 6% of all people aged 65 and over living in a private household said they experienced severe chronic pain, as did 7% of seniors living in an institution.<sup>8</sup>

For many seniors, chronic pain prevents certain activities. In 1995, 24% of the non-institutionalized population aged 65 and over said that chronic pain or discomfort prevented them from engaging in at least some activities. That year, 6% were prevented from participating in almost all activities by chronic pain or discomfort, while another 6% were restricted in participating in some activities and 12% could not take part in a few activities.<sup>8</sup>

A similar proportion of institutionalized seniors are unable to participate in certain activities because of pain or discomfort. In 1995, 27% of seniors living in an institution reported that their participation in some activities was restricted because of chronic pain or discomfort.<sup>8</sup>

One result of these trends is that many seniors use pain relievers. In 1995, 58% of all people aged 65 and over living in a private household had used a pain reliever in the month preceding the survey. Seniors, however, were actually slightly less likely than younger people to have taken pain killers in this period. (Table 4.27)

### Seniors suffering injuries

About one in 10 seniors suffered an injury in 1995. That year, just under 10% of both the non-institutional and institutional<sup>8</sup> populations aged 65 and over suffered some kind of injury.

Seniors, though, were generally less likely than younger people to be injured. Among people living in a private household, for example, 9% of people aged 65 and over, compared with 11% of those aged 55 to 64, 14% of those aged 45 to 54, 19% of those aged 25 to 44, and 26% of 15 to 24-year-olds, suffered an injury in 1995. (Table 4.18)

Senior women are more likely than their male counterparts to suffer an injury. In 1995, 10% of women aged 65 and over living in a private household, versus 7% of their male counterparts, were injured.

Most seniors who suffer injuries are hurt in falls. In 1995, 5% of the non-institutionalized population aged 65 and over were injured in falls. Senior women were especially likely to be injured in a fall; that year, 6% of women aged 65 and over, versus 3% of their male counterparts, were hurt in falls.<sup>8</sup>

### Seniors with vision problems

A number of seniors have vision problems that are not corrected by glasses or contact lenses. In 1995, 8% of people aged 65 and over living in a private



household reported they could not see well enough to read, even with corrective lenses. This compared with 2% of those aged 15 to 64. (Table 4.19)

Seniors living in an institution are even more likely to have vision problems. In 1995, 28% of all people aged 65 and over in an institution could not see well enough to read, even with corrective lenses. (Table 4.20)

The prevalence of vision problems also increases among seniors in older age groups. In 1995, 12% of all people aged 75 and over living in a private household, compared with 5% of 65 to 74-year-olds, could not see well enough to read, even with corrective lenses. Similarly, among seniors living in an institution, 37% of those aged 85 and over had vision problems, versus 23% of those aged 75 to 84 and 15% of 65 to 74-year-olds.

As well, senior women are more likely than senior men to have vision problems. Among people aged 65 and over living in a private household, 10% of women could not see well enough to read, double the figure for their male counterparts (5%). At the same time, 30% of senior women living in an institution, versus 23% of their male counterparts, had vision problems.

### Seniors with hearing problems

Similarly, a number of seniors have hearing problems. In 1995, 6% of people aged 65 and over living in a private household could not follow a conversation, even with a hearing aid. This compared with 1% of those aged 15 to 64. (Table 4.21)

At the same time, about a quarter of seniors living in an institution have hearing problems. In 1995, 26% of institutionalized people aged 65 and over could not hear a group conversation, even with a hearing aid.<sup>8</sup>

As with vision problems, the prevalence of hearing problems in the senior population increases with age. In 1995, 8% of those aged 75 and over living in a private household, versus 5% of those aged 65 to 74, had trouble hearing.

### Seniors consulting with health-care professionals

Almost all seniors consult with at least one health care professional over the course of a year. In 1995, 96% of all people aged 65 and over living in a private household reported seeing at least one health care professional. That year, 87% saw a general practitioner, while 48% consulted with an eye specialist, 38% went to the dentist or orthodontist, and 32% saw another type of health care specialist. (Table 4.22)

Seniors in institutions also see a doctor regularly. In 1995, 96% saw a doctor at least once a year. That year, 26% saw a doctor at least once a week and 37% saw one at least once a month. (Table 4.23)

Most seniors in institutions also see a nurse regularly. In 1995, 91% of the institutionalized population aged 65 and over saw a nurse at least once a week. At the same time, 14% of seniors living in an institution saw a therapist at least once a week and 22% saw one at least once a month.<sup>8</sup>





### Hospitalization of seniors

Seniors make up a relatively large share of the population that is hospitalized. In 1993-94, the number of hospital separations<sup>10</sup> for every 100,000 people aged 65 and over was almost three times the rate among people aged 45 to 64. (Table 4.24)

Hospitalization rates are substantially higher among older seniors than their younger counterparts. In 1993-94, the number of hospital separations for every 100,000 people aged 75 and over was almost 70% higher than among those aged 65 to 74.

Seniors also tend to stay in hospital for considerably longer periods than younger people. In 1993-94, the average hospital visit of people aged 65 and over lasted 20 days, compared with 10 days per visit among those aged 45 to 64, seven among people aged 35 to 44, and five or less among those in age groups under age 35.

Older seniors also stay in hospital for considerably longer periods than their younger counterparts. In 1993-94, the average stay per hospital separation among seniors aged 75 and over was 25 days, versus 15 days among those aged 65 to 74.

Senior women tend to stay in hospital longer than senior men. In 1993-94, women aged 65 and over stayed an average of 23 days per hospital visit, compared with 17 days for men in this age range. There was an even wider gap in the length of time older senior women and men stay in hospital. In 1993-94, women aged 75 and over stayed in hospital an average of 28 days per visit, compared with 21 days for their male counterparts.

### Seniors taking medication

The majority of seniors take some form of prescription or over-the-counter medication. In 1995, 74% of all people aged 65 and over living in a private household had taken some form of medication in the two days prior to the survey. Indeed, 51% had taken two or more medications in this period. (Table 4.25)

At the same time, almost all institutionalized seniors take some form of medication. In 1995, 96% of these seniors had taken at least one form of medication in the two days prior to the survey. (Table 4.26)

As well, most seniors living in an institution take more than one type of medication. In 1995, 88% had taken two or more medications in the two days prior to the survey; in fact, 38% had taken more than five different types of medication in this period.

The proportion of seniors using medication also increases somewhat with age. Of seniors living in a private household in 1995, 78% of those aged 75 and over, versus 71% of those aged 65 to 74, had taken at least one form of medication in the two days prior to the survey. These older seniors were also more likely than

<sup>10</sup> Hospital separations refer to the discharge or death of an inpatient. These statistics, however, do not reflect the experience of individual patients, since repeat hospitalizations may occur.

their counterparts aged 65 to 74 to have used more than one medication in this period: 56% versus 48%.

Pain relievers are the medication most often taken by seniors. In 1995, 58% of those living in a private household had used this type of medication at least once in the month preceding the survey, while 29% had used a medication for blood pressure and 21% had taken another type of heart medication. At the same time, smaller percentages had used a cough or cold medication (8%), penicillin or other antibiotic (8%), sleeping pills (7%), asthma medication (5%), tranquilizers (5%), allergy medicines (4%), or anti-depressants (4%). (Table 4.27)

### Seniors who smoke

Seniors are less likely than people in younger age groups to smoke regularly. In 1995, just 12% of seniors living in a private household were daily smokers, compared with 22% of those aged 55 to 64, 27% of those aged 45 to 54, 31% of 25 to 44-year-olds, and 24% of those aged 15 to 24. (Table 4.28)

Seniors living in an institution are also less likely than their younger counterparts to smoke. In 1995, 10% of institutionalized people aged 65 and over were regular or occasional smokers, compared with 32% of those under age 65. (Chart 4.4)

Many seniors, however, are former smokers. In 1995, 38% of seniors living in a private household were former daily smokers, while 7% were former occasional smokers.

Seniors aged 65 to 74 are also more likely than older seniors to smoke regularly. In 1995, 14% of people aged 65 to 74 living in a private household were regular smokers, versus 9% of those aged 75 and over.

As well, senior men are more likely than senior women to smoke. In 1995, 14% of non-institutionalized men aged 65 and over were regular smokers, compared with 10% of their female counterparts. At the same time, 15% of institutionalized senior men, versus 7% of their female counterparts, were either regular or occasional smokers.

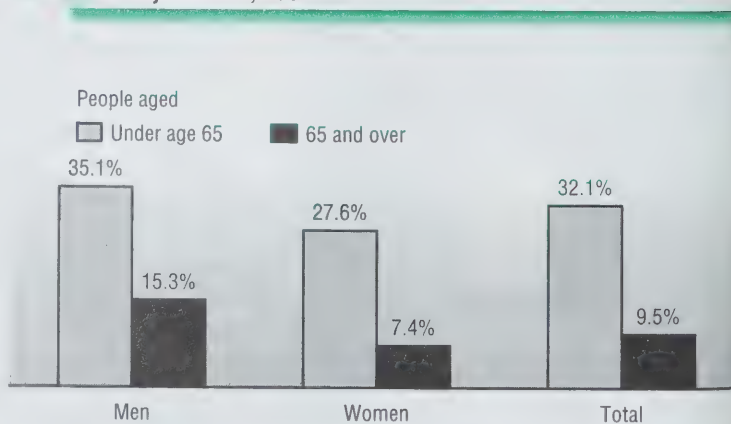
### Alcohol use among seniors

Seniors are also less likely than younger people to use alcohol regularly. In 1995, 40% of seniors were regular drinkers, that is, they had at least one drink a month. This, however, compared with over 50% of people in age groups under age 65. (Table 4.29)

Seniors are also much less likely than younger people to be heavy drinkers. In 1995, just 4% of seniors had five or more drinks on five or more occasions, compared with 11% of people aged 55 to 64, 16% of those aged

Chart 4.4

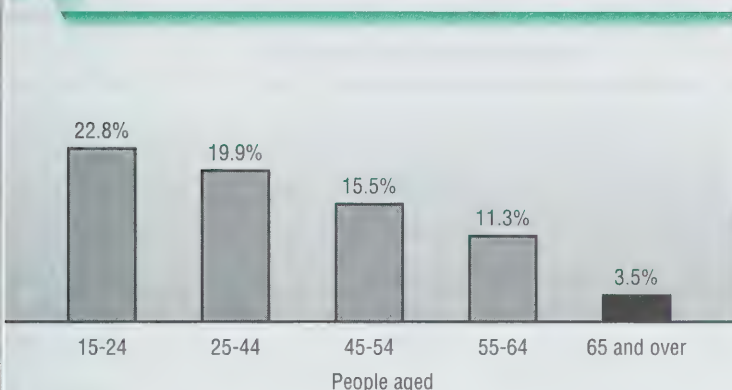
**Percentage of people living in an institution<sup>1</sup> who were daily smokers, 1994**



<sup>1</sup> Includes residents of long-term health-care facilities such as hospitals, nursing homes and residential facilities for people with disabilities, but excludes those in long-term health-care facilities on military bases, in correctional institutions or on Indian Reserves.

Source: Statistics Canada, National Population Health Survey, 1995.

Chart 4.5

**Percentage of people who were heavy drinkers,<sup>1</sup> 1994**

<sup>1</sup> Includes people who had five or more drinks on more than five occasions in the past 12 months.

Source: Statistics Canada, National Population Health Survey, 1995.

45 to 54, 20% of 25 to 44-year-olds, and 23% of people aged 15 to 24. (Chart 4.5)

As with smoking, younger seniors are more likely than their older counterparts to drink regularly. In 1995, 45% of people aged 65 to 74 drank at least once a month, compared with 31% of those aged 75 and over.

Senior men are also more likely than senior women to use alcohol regularly. In 1995, 52% of senior men, versus 31% of their female counterparts, were regular drinkers. Senior men were also more likely than women in this age range to be heavy drinkers. In 1995, 7% of senior men drank heavily, while the figure for senior women was negligible.<sup>8</sup>

Table 4.1

**Life expectancy at birth and at age 65, 1921-1991**

	Additional years expected to live					
	At birth			At age 65		
	Males	Females	Total	Men	Women	Total
1921	58.8	60.6	59.7	13.0	13.6	13.3
1931	60.0	62.1	61.0	13.0	13.7	13.3
1941	63.0	66.3	64.6	12.8	14.1	13.4
1951	66.4	70.9	68.5	13.3	15.0	14.1
1961	68.4	74.3	71.1	13.6	16.1	14.8
1971	69.4	76.4	72.7	13.8	17.6	15.7
1981	71.9	79.1	75.4	14.6	18.9	16.8
1991	74.6	81.0	77.8	15.8	20.0	18.0

Source: Statistics Canada, Catalogue nos. 84-537-XPB and 89-506-XPB.





Table 4.2

**Life expectancy of seniors at selected ages, 1991**

	Additional years expected to live by		
	Men	Women	Total
At age:			
65	15.8	20.0	18.0
70	12.6	16.1	14.5
75	9.7	12.6	11.4
80	7.4	9.5	8.7
85	5.5	7.0	6.4
90 and over	4.3	5.1	4.8

Source: Statistics Canada, Catalogue no. 84-537-XPB.



Table 4.3

**Death rates<sup>1</sup> among seniors from selected causes, 1980 and 1994**

	Men		Women		Total	
	1980	1994	1980	1994	1980	1994
Deaths per 100,000 population						
Cancer	1,414.8	1,543.8	794.9	918.1	1,054.4	1,177.2
Heart disease	2,520.1	1,726.7	1,654.9	1,160.8	2,022.9	1,404.2
Strokes	612.3	416.8	550.6	383.0	578.5	399.6
Respiratory diseases	624.0	675.6	251.2	360.7	400.2	485.0
Chronic liver disease and cirrhosis	56.5	49.0	21.8	22.6	37.1	34.1
Total all causes	6,369.1	5,597.9	4,108.9	3,806.9	5,055.9	4,559.5

<sup>1</sup> Figures are age-standardized to the 1991 population.

Source: Statistics Canada, Health Statistics Division.

Table 4.4

**Death rates<sup>1</sup> among senior men and women from selected causes, 1980 and 1994**

	People aged					
	65-74		75-84		85 and over	
	1980	1994	1980	1994	1980	1994
	Deaths per 100,000 population					
Cancer						
Men	1,074.2	1,096.4	1,919.2	1,997.0	2,585.6	2,952.2
Women	590.2	659.9	968.7	1,061.4	1,485.4	1,524.0
Total	811.0	858.3	1,350.1	1,430.8	1,854.6	1,957.1
Heart disease						
Men	1,521.0	886.8	3,330.0	2,309.7	7,587.8	5,451.6
Women	702.4	400.7	2,134.6	1,413.1	6,151.4	4,694.4
Total	1,075.8	621.6	2,602.2	1,767.1	6,633.4	4,924.1
Strokes						
Men	257.8	152.0	892.4	592.2	2,272.9	1,632.1
Women	181.4	107.6	740.1	471.3	2,286.4	1,706.2
Total	216.3	127.4	801.3	519.0	2,281.8	1,683.7
Respiratory diseases						
Men	285.2	249.3	845.7	921.1	2,383.4	2,768.1
Women	94.7	124.2	291.7	428.5	1,126.4	1,499.4
Total	181.6	181.0	514.0	623.0	1,548.3	1,884.2
Chronic liver disease and cirrhosis						
Men	69.2	52.4	47.5	44.4	28.4	37.2
Women	25.3	21.3	16.7	22.6	15.2	14.9
Total	45.3	35.4	29.0	31.2	19.6	21.8
Total all causes						
Men	3,789.3	2,972.8	8,511.7	7,390.6	18,958.4	17,329.9
Women	1,933.1	1,643.3	5,186.1	4,478.5	14,427.4	13,650.7
Total	2,779.7	2,247.5	6,520.6	5,628.2	15,947.9	14,766.6

<sup>1</sup> Figures are age-standardized to the 1991 population.

Source: Statistics Canada, Health Statistics Division.

Table 4.5

Cancer mortality rates among people aged 60 and over, by type of cancer, 1980 and 1996<sup>1</sup>

	People aged					
	60-69		70-79		80 and over	
	1980	1996	1980	1996	1980	1996
Deaths per 100,000 population						
Lung						
Men	290.5	303.3	471.2	540.4	460.8	650.8
Women	67.4	143.6	85.8	209.3	76.8	174.7
Total	172.0	220.8	253.2	351.0	213.4	335.9
Breast						
Women	93.2	94.0	121.8	143.1	168.9	210.0
Prostate						
Men	44.1	61.6	170.5	220.3	510.2	639.1
Colorectal						
Men	85.6	77.4	185.0	150.1	323.7	272.4
Women	62.5	44.4	131.7	89.2	262.3	201.7
Total	73.3	60.3	154.8	115.3	284.2	225.6
Other cancers						
Men	340.6	337.2	636.6	642.7	1,036.4	1,135.9
Women	225.9	228.4	419.4	443.4	773.9	780.8
Total	279.7	281.0	513.8	528.7	867.3	901.0
All cancers						
Men	760.9	779.6	1,463.2	1,553.4	2,331.1	2,698.2
Women	449.0	510.4	758.7	884.9	1,282.0	1,367.1
Total	595.2	640.5	1,064.8	1,171.2	1,655.3	1,817.8

<sup>1</sup> Figures for 1996 are estimated rates.Source: Statistics Canada, Health Statistics Division; and National Cancer Institute of Canada, **Canadian Cancer Statistics 1996**, Toronto, Canada, 1996.



Table 4.6

**Cancer incidence rates among people aged 60 and over, by type of cancer, 1980 and 1996<sup>1</sup>**

	People aged					
	60-69		70-79		80 and over	
	1980	1996	1980	1996	1980	1996
New cases per 100,000 population						
Lung						
Men	340.3	373.6	508.9	582.4	421.1	581.9
Women	88.3	197.7	93.4	255.3	76.4	167.3
Total	206.4	282.7	274.0	395.4	199.1	307.7
Breast						
Women	249.8	366.1	271.7	445.8	320.8	396.6
Prostate						
Men	199.8	472.1	548.9	1,078.1	931.9	1,360.6
Colorectal						
Men	192.4	234.1	341.3	379.9	524.9	523.2
Women	152.3	137.1	258.6	244.1	408.6	378.7
Total	171.1	184.0	294.5	302.2	450.0	427.7
Other cancers						
Men	604.0	667.1	985.8	1,025.2	1,342.1	1,425.6
Women	454.4	457.6	643.4	711.8	847.2	928.4
Total	524.6	558.8	792.2	845.9	1,023.3	1,096.7
All cancers						
Men	1,336.5	1,747.0	2,384.9	3,065.5	3,220.1	3,891.3
Women	944.8	1,158.5	1,267.2	1,657.0	1,653.0	1,871.0
Total	1,128.5	1,442.9	1,752.8	2,260.1	2,210.7	2,555.0

<sup>1</sup> Figures for 1996 are estimated rates.Source: Statistics Canada, Health Statistics Division; and National Cancer Institute of Canada, **Canadian Cancer Statistics 1996**, Toronto, Canada, 1996.

Table 4.7

**Suicide rates, 1993**

	Men	Women	Total
Suicides per 100,000 population			
People aged:			
15-24	23.8	4.7	14.4
25-44	28.2	6.9	17.6
45-64	26.2	7.9	17.0
65-74	23.0	5.5	13.4
75-84	26.5	6.9	14.6
85 and over	28.3	5.0	12.1
Total 65 and over	24.4	5.9	13.7

Source: Statistics Canada, Health Statistics Division.



Table 4.8  
General health of people living in a private household, 1995

	Percentage describing their health as					Total
	Excellent	Very good	Good	Fair	Poor	
	%					
People aged:						
15-24						
Men	33.8	39.9	23.2	2.8*	--	100.0
Women	26.6	43.9	24.2	4.5*	--	100.0
Total	30.2	41.9	23.7	3.7*	--	100.0
25-44						
Men	30.1	42.0	23.3	3.6	--	100.0
Women	29.7	38.6	24.7	5.6	--	100.0
Total	29.9	40.3	24.0	4.6	1.1	100.0
45-54						
Men	25.4	37.4	26.1	8.7	2.4*	100.0
Women	22.6	36.1	28.5	9.3	3.6*	100.0
Total	24.0	36.7	27.3	9.0	2.9	100.0
55-64						
Men	16.6	33.4	32.8	13.0	4.1*	100.0
Women	19.2	28.7	33.4	14.2	4.4*	100.0
Total	18.0	30.9	33.2	13.6	4.3	100.0
65-74						
Men	12.6	29.1	34.1	18.2	6.1	100.0
Women	13.1	28.5	35.1	19.3	4.0	100.0
Total	12.9	28.7	34.6	18.8	4.9	100.0
75 and over						
Men	11.4	23.5	35.0	21.9	8.2	100.0
Women	12.0	25.3	30.1	24.4	8.2	100.0
Total	11.8	24.6	32.0	23.4	8.2	100.0
Total 65 and over						
Men	12.2	27.2	34.4	19.4	6.8	100.0
Women	12.7	27.3	33.1	21.3	5.6	100.0
Total	12.4	27.2	33.7	20.5	6.1	100.0

\*Figures should be used with caution because of the small size of the sample.

Source: Statistics Canada, National Population Health Survey, 1995.

Table 4.9

**General health of people living in an institution,<sup>1</sup> 1995**

	Percentage describing their health as					Total
	Excellent	Very good	Good	Fair	Poor	
	%					
People aged:						
Under 65						
Males	14.8*	17.4	29.8	27.7	9.7	100.0
Females	--	--	36.8	26.6	--	100.0
Total	12.9	16.6	32.7	27.3	10.0*	100.0
65 and over						
Men	--	10.1	29.2	34.1	21.3	100.0
Women	3.3	10.5	29.3	34.1	21.8	100.0
Total	3.5	10.4	29.3	34.1	21.7	100.0

<sup>1</sup> Includes residents of long-term health-care facilities such as hospitals, nursing homes, and residential facilities for persons with disabilities, but excludes those in long-term health-care facilities on military bases, in correctional institutions, or on Indian reserves.

\* Figures should be used with caution because of the small size of the sample.

Source: Statistics Canada, National Population Health Survey, 1995.

Table 4.10

**Percentage of seniors living in a private household reporting selected chronic conditions diagnosed by a health professional, 1995**

	People aged								
	65-74			75 and over			Total 65 and over		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
	%								
Food allergies	--	6.1	4.7	--	4.8*	4.2	3.1*	5.6	4.5
Other allergies	8.9	15.1	12.4	--	11.8	9.8	8.2	13.8	11.4
Asthma	5.4*	4.4	4.9	--	4.5*	4.5	5.2	4.4	4.8
Arthritis/rheumatism	31.1	42.6	37.4	38.0	50.3	45.4	33.4	45.6	40.4
Back problems	18.5	18.3	18.4	14.2	19.2	17.2	17.0	18.7	18.0
High blood pressure	24.9	30.3	27.9	20.5	36.0	29.8	23.4	32.5	28.6
Migraine headaches	--	5.9	4.6	--	--	3.3*	2.7*	5.2	4.1
Chronic bronchitis/emphysema	6.6	4.4	5.4	9.1*	7.8	8.3	7.4	5.7	6.4
Sinusitis	4.6*	5.4	5.1	--	6.0	5.7	4.8	5.7	5.3
Diabetes	12.5	9.8	11.0	13.0	10.4	11.4	12.7	10.0	11.2
Heart disease	16.8	11.1	13.7	22.1	21.6	21.8	18.6	15.1	16.6
Ulcers	5.1*	4.3	4.7	--	5.8*	5.6	5.1	4.9	5.0
Cataracts	5.4*	12.2	9.1	17.1	25.5	22.1	9.4	17.3	13.9
Any long-term condition	74.4	80.8	77.9	82.9	87.3	85.5	77.3	83.3	80.7

\* Figures should be used with caution because of the small size of the sample.

Source: Statistics Canada, National Population Health Survey, 1995.



Table 4.11

**Percentage of people living in a private household limited in at least some activities because of a chronic health condition, 1995**

	Men	Women	Total
	%		
People aged:			
15-24	12.4	13.1	12.8
25-44	15.7	15.6	15.6
45-54	20.2	23.0	21.6
55-64	29.6	30.0	29.8
65-74	36.4	34.7	35.5
75 and over	43.9	48.0	46.4
Total 65 and over	39.0	39.8	39.4

Source: Statistics Canada, National Population Health Survey, 1995.

Table 4.12

**Percentage of people living in an institution<sup>1</sup> whose activities are restricted by a chronic health condition, 1995**

	Total limited in some activity	Percentage needing help			
		With personal care	Moving about facility	Getting in and out of bed	Getting in and out of chair
		%			
People aged:					
Under 65					
Males	67.6	48.8	25.4	25.8	24.0
Females	81.2	65.3	35.1	36.2	34.8
Total	73.2	55.4	29.3	30.0	28.4
65-74					
Men	80.2	60.9	37.2	43.6	38.9
Women	76.3	68.4	46.3	45.8	44.0
Total	78.0	65.2	42.4	44.9	41.9
75-84					
Men	80.1	70.5	46.2	47.4	46.0
Women	82.1	71.1	48.0	48.6	46.9
Total	81.4	70.9	47.4	48.2	46.6
85 and over					
Men	83.0	68.6	43.9	42.6	41.9
Women	79.9	75.4	50.1	51.6	47.7
Total	80.4	74.1	48.9	50.0	46.6
Total 65 and over					
Men	81.1	67.5	43.2	44.9	42.9
Women	80.2	73.0	48.9	49.9	47.0
Total	80.4	71.6	47.3	48.6	45.9

<sup>1</sup> Includes residents of long-term health care facilities such as hospitals, nursing homes, and residential facilities for persons with disabilities, but excludes those in long-term health care facilities on military bases, in correctional institutions, or on Indian reserves.

Source: Statistics Canada, National Population Health Survey, 1995.

Table 4.13

### Percentage of people living in a private household who have cognition problems, 1995

	Percentage who						Total with cognition problems		
	Are somewhat or very forgetful			Have difficulty thinking					
	Men	Women	Total	Men	Women	Total	Men	Women	Total
People aged:	%								
25-44	17.0	15.2	16.1	5.2	5.8	5.5	22.2	21.0	21.6
45-54	17.0	22.4	19.6	4.6	5.8	5.2	21.7	28.2	24.8
55-64	22.4	21.4	21.9	5.6*	6.3	6.0	28.0	27.8	27.9
65-74	24.3	22.1	23.0	6.0	8.4	7.4	30.3	30.4	30.4
75 and over	34.1	23.4	27.7	7.4*	12.1	10.3	41.6	35.6	38.0
Total 65 and over	27.6	22.6	24.8	6.5	9.9	8.4	34.1	32.4	33.2

\*Figures should be used with caution because of the small size of the sample.

Source: Statistics Canada, National Population Health Survey, 1995.

Table 4.14

### Percentage of people living in an institution<sup>1</sup> with memory problems, 1995

	Percentage who are			Total with memory problems
	Somewhat forgetful	Very forgetful	Unable to remember anything	
People aged:	%			
Under 65				
Males	21.1	13.0	--	44.4
Females	--	--	--	45.1
Total	18.4	13.7	12.5	44.7
65-74				
Men	27.5	--	--	54.6
Women	18.1	20.5	--	54.2
Total	22.1	17.4	14.9	54.4
75-84				
Men	30.2	17.7	20.0	67.9
Women	24.6	19.0	22.0	65.6
Total	26.4	18.6	21.3	66.3
85 and over				
Men	24.7	27.7	--	67.1
Women	21.8	23.8	24.6	70.2
Total	22.3	24.4	22.8	69.6
Total 65 and over				
Men	27.7	19.8	16.8	64.3
Women	22.3	21.7	22.6	66.6
Total	23.8	21.2	21.0	66.0

<sup>1</sup> Includes residents of long-term health-care facilities such as hospitals, nursing homes, and residential facilities for persons with disabilities, but excludes those in long-term health-care facilities on military bases, in correctional institutions, or on Indian reserves.

Source: Statistics Canada, National Population Health Survey, 1995.

Table 4.15

Percentage of people living in an institution<sup>1</sup> with problems thinking clearly, 1995

	Ability to think and solve day-to-day problems				Total with difficulty
	Have a little difficulty	Have some difficulty	Have a great deal of difficulty	Unable to think/or solve problems at all	
	%				
People aged:					
Under 65					
Males	14.1	--	12.9	26.5*	61.4
Females	--	--	--	38.3	79.2
Total	14.6	10.2	12.5	31.5	68.6
65 and over					
Men	12.5	11.4	11.5	27.6	63.0
Women	13.1	9.7	10.4	34.2	67.4
Total	12.9	10.2	10.7	32.4	66.2

<sup>1</sup> Includes residents of long-term health-care facilities such as hospitals, nursing homes, and residential facilities for persons with disabilities, but excludes those in long-term health-care facilities on military bases, in correctional institutions, or on Indian reserves.

\* Figures should be used with caution because of the small size of the sample.

Source: Statistics Canada, National Population Health Survey, 1995.

Table 4.16

## Percentage of people living in a private household experiencing chronic pain or discomfort, 1995

	Men	Women	Total
	%		
People aged:			
15-24	7.7	13.5	10.6
25-44	12.4	15.2	13.8
45-54	17.9	23.3	20.5
55-64	18.5	26.6	22.8
65-74	26.1	33.1	30.0
75 and over	31.4	37.6	35.1
Total 65 and over	27.9	34.8	31.9

Source: Statistics Canada, National Population Health Survey, 1995.



Table 4.17

**Percentage of people living in an institution<sup>1</sup> experiencing chronic pain or discomfort, 1995**

	Males	Females	Total
	%		
People aged:			
Under 65	22.1	18.3	20.6
65-74	28.3	34.5	31.9
75-84	35.0	38.4	37.3
85 and over	33.2	35.8	35.3
Total 65 and over	32.7	36.6	35.5

<sup>1</sup> Includes residents of long-term health-care facilities such as hospitals, nursing homes, and residential facilities for persons with disabilities, but excludes those in long-term health-care facilities on military bases, in correctional institutions, or on Indian reserves.

Source: Statistics Canada, National Population Health Survey, 1995.

Table 4.18

**Percentage of people living in a private household injured in the past 12 months, 1995**

	Men	Women	Total
	%		
People aged:			
15-24	29.1	22.0	25.6
25-44	21.4	15.7	18.6
45-54	14.0	13.2	13.6
55-64	11.0	11.0	11.0
65-74	7.4	9.6	8.6
75 and over	7.7*	11.4	9.9
Total 65 and over	7.4	10.3	9.1

\* Figures should be used with caution because of the small size of the sample.

Source: Statistics Canada, National Population Health Survey, 1995.

Table 4.19

Percentage of people living in a private household with vision problems,<sup>1</sup> 1995

	Men	Women	Total
	%		
People aged:			
15-64	1.3	2.2	1.8
65-74	3.7*	5.7	4.8
75 and over	7.1*	15.8	12.3
Total 65 and over	4.9	9.6	7.6

<sup>1</sup> Includes those who cannot see well enough to read, even with corrective lenses.

\* Figures should be used with caution because of the small size of the sample.

Source: Statistics Canada, National Population Health Survey, 1995.

Table 4.20

Percentage of people living in an institution<sup>1</sup> who have vision problems,<sup>2</sup> 1995

	Males	Females	Total
	%		
People aged:			
Under 65	12.2*	--	14.8
65-74	--	--	15.3
75-84	22.3	23.9	23.4
85 and over	32.9	37.4	36.6
Total 65 and over	23.3	30.3	28.4

<sup>1</sup> Includes residents of long-term health-care facilities such as hospitals, nursing homes, and residential facilities for persons with disabilities, but excludes those in long-term health-care facilities on military bases, in correctional institutions, or on Indian reserves.

<sup>2</sup> Includes those who cannot see well enough to read, even with corrective lenses.

\* Figures should be used with caution because of the small size of the sample.

Source: Statistics Canada, National Population Health Survey, 1995.

Table 4.21

Percentage of people living in a private household with hearing problems,<sup>1</sup> 1995

	Men	Women	Total
	%		
People aged:			
15-64	1.6	1.2	1.4
65-74	4.6*	5.1	4.9
75 and over	9.2*	7.2	8.0
Total 65 and over	6.1	5.9	6.0

<sup>1</sup> Includes those who cannot hear a normal conversation, even with a hearing aid.

\* Figures should be used with caution because of the small size of the sample.

Source: Statistics Canada, National Population Health Survey, 1995.

Table 4.22

## Percentage of seniors living in a private household consulting with a health-care professional, 1995

	Percentage consulting with a				Total consulting with any health professional
	General practitioner	Eye specialist	Other medical doctor	Dentist/orthodontist	
	%				
People aged:					
15-24	72.9	31.5	21.8	61.8	90.9
25-44	75.4	27.7	25.8	59.3	91.8
45-54	75.6	42.0	26.6	55.8	92.0
55-64	80.7	41.0	31.2	47.4	91.0
65-74	86.4	43.7	33.1	41.5	95.3
75 and over	88.9	56.3	31.0	32.4	96.5
Total 65 and over	87.3	48.3	32.3	38.2	95.8

Source: Statistics Canada, National Population Health Survey, 1995.



Table 4.23

Percentage of seniors living in an institution<sup>1</sup> seeing a doctor, by frequency, 1995

	Percentage consulting a doctor			Total
	At least once a week	At least once a month	Less than once a month	
	%			
People aged:				
Under 65				
Males	15.3*	24.4	51.4	91.1
Females	20.0	29.1	46.9	96.0
Total	17.2	26.3	49.5	93.1
65-74				
Men	26.2*	37.2	30.7	94.1
Women	26.4	42.8	26.4	95.7
Total	26.3	40.4	28.3	95.0
75-84				
Men	21.8	36.7	35.2	93.8
Women	27.1	35.5	33.9	96.4
Total	25.4	35.9	34.3	95.6
85 and over				
Men	23.0	43.1	28.4	94.5
Women	25.9	36.3	34.4	96.6
Total	25.3	37.6	33.3	96.2
Total 65 and over				
Men	23.3	38.9	31.9	94.1
Women	26.4	36.9	33.3	96.4
Total	25.5	37.4	32.9	95.8

<sup>1</sup> Includes residents of long-term health-care facilities such as hospitals, nursing homes, and residential facilities for persons with disabilities, but excludes those in long-term health-care facilities on military bases, in correctional institutions, or on Indian reserves.

\* Figures should be used with caution because of the small size of the sample.

Source: Statistics Canada, National Population Health Survey, 1995.

Table 4.24

**Hospital separations and average days per separation in general and allied special hospitals, 1993-94**

	Separations <sup>1</sup> per 100,000 population			Average days per visit		
	Males	Females	Total	Males	Females	Total
People aged:						
Under 1	27,833	19,809	23,792	5.9	5.9	5.9
1-4	9,214	6,593	7,894	3.3	3.4	3.3
5-14	3,879	3,445	3,650	4.4	4.5	4.4
15-19	4,325	9,561	6,856	6.7	4.4	5.1
20-24	4,360	15,489	9,811	7.3	3.9	4.7
25-34	4,733	18,666	11,591	7.7	4.3	5.0
35-44	6,055	9,952	7,971	7.9	6.6	7.1
45-64	12,507	11,517	11,983	9.9	10.2	10.0
65-74	30,221	22,403	25,918	14.0	15.7	14.8
75 and over	51,000	39,743	43,919	20.6	28.1	24.8
Total 65 and over	37,674	29,994	33,226	17.2	22.9	20.2

<sup>1</sup> Hospital separations refer to the discharge or death of an inpatient. They include individual cases separated, not persons separated, that is, an individual may be counted on more than one occasion.

Source: Statistics Canada, Catalogue no. 82-216-XPB.

Table 4.25

**Percentage of people living in a private household taking medications in the two days before the survey, by the number of medications,<sup>1</sup> 1995**

	Percentage taking		
	One medication	Two or more	Total taking at least one medication
	%		
People aged:			
15-24	23.6	9.3	32.9
25-34	23.3	10.4	33.7
35-44	23.4	11.1	34.4
45-54	23.9	22.4	46.4
55-64	22.9	33.9	56.8
65-74	22.8	48.3	71.1
75 and over	22.0	56.3	78.3
Total 65 and over	22.5	51.2	73.7

<sup>1</sup> Includes both prescription and over-the-counter medications.

Source: Statistics Canada, National Population Health Survey, 1995



Table 4.26

**Percentage of seniors living in an institution<sup>1</sup> taking medications in the two days before the survey, by the number of medications, 1995**

	Men	Women	Total
		%	
Number of medications <sup>2</sup>			
One	6.6	8.9	8.3
Two or three	28.4	25.1	26.0
Four or five	23.9	24.1	24.1
More than five	37.4	37.6	37.6
Total taking two or more medications	89.7	86.8	87.6
Total taking at least one medication	96.3	95.8	95.9

<sup>1</sup> Includes residents of long-term health-care facilities such as hospitals, nursing homes, and residential facilities for persons with disabilities, but excludes those in long-term health-care facilities on military bases, in correctional institutions, or on Indian reserves.

<sup>2</sup> Includes both prescription and over-the-counter medications.

Source: Statistics Canada, National Population Health Survey, 1995.



Table 4.27

**Percentage of people living in a private household taking selected medications in the month before the survey, 1995**

	People aged				
	15-24	25-44	45-54	55-64	65 and over
			%		
Pain relievers	60.6	63.8	62.3	57.6	58.3
Tranquilizers	--	--	3.4	5.2	4.9
Anti-depressants	--	2.5	4.2	3.9	3.7
Sleeping pills	--	--	2.6	3.8	7.3
Blood pressure medication	--	--	8.3	17.5	28.9
Other heart medication	--	--	2.8	7.0	21.1
Cough or cold remedies	25.9	16.3	12.3	10.4	8.1
Penicillin/other antibiotics	12.4	9.6	7.5	8.0	7.9
Asthma medication	7.3	--	3.0	4.3	5.3
Allergy medicines	13.2	11.3	9.9	7.6	3.9

Source: Statistics Canada, National Population Health Survey, 1995



Table 4.28

## Smoking status of people living in a private household, 1995

	Daily smoker	Former daily smoker	Former occasional smoker	Never smoked
	%			
People aged:				
15-24				
Men	22.1	4.4	12.8	52.8
Women	25.4	7.0	13.6	45.9
Total	23.8	5.7	13.2	49.4
25-44				
Men	33.3	18.4	7.1	35.2
Women	28.6	19.2	8.0	38.9
Total	31.0	18.8	7.5	37.1
45-54				
Men	29.0	35.4	4.4	26.8
Women	24.1	24.4	5.3	43.0
Total	26.7	30.1	4.8	34.6
55-64				
Men	25.0	41.8	6.6	21.4
Women	20.2	23.9	6.6	46.2
Total	22.4	32.3	6.6	34.6
65-74				
Men	16.5	54.0	6.4	20.0
Women	12.3	27.8	6.0	50.2
Total	14.2	39.4	6.2	36.7
75 and over				
Men	10.2	59.3	6.6	22.2
Women	7.7	20.9	7.1	63.8
Total	8.7	36.3	6.9	47.1
Total 65 and over				
Men	14.4	55.8	6.4	20.8
Women	10.4	25.1	6.4	55.4
Total	12.2	38.3	6.5	40.5

Source: Statistics Canada, National Population Health Survey, 1995.

Table 4.29

**Percentage of people living in a private household who use alcohol, by frequency, 1995**

	Regular drinkers <sup>1</sup>	Occasional drinkers <sup>2</sup>	Do not drink now	Abstainers	Total
	%				
People aged:					
15-24					
Men	59.1	19.2	7.5	13.9	100.0
Women	45.9	30.2	10.9	13.1	100.0
Total	52.5	24.7	9.2	13.4	100.0
25-44					
Men	76.5	11.7	6.8	4.8	100.0
Women	52.2	28.2	11.2	8.4	100.0
Total	64.4	19.9	9.0	6.6	100.0
45-54					
Men	73.8	11.1	8.9	5.7	100.0
Women	50.7	25.9	12.8	10.6	100.0
Total	62.7	18.2	10.8	8.0	100.0
55-64					
Men	66.5	14.4	13.4	5.2	100.0
Women	46.0	22.9	18.4	12.8	100.0
Total	55.6	18.9	16.1	9.2	100.0
65-74					
Men	55.6	18.9	19.8	5.6	100.0
Women	36.0	23.6	21.9	18.2	100.0
Total	44.8	21.5	20.9	12.6	100.0
75 and over					
Men	44.9	19.8	23.4	10.7	100.0
Women	22.2	21.2	29.7	26.7	100.0
Total	31.3	20.6	27.2	20.3	100.0
Total 65 and over					
Men	52.0	19.2	21.1	7.3	100.0
Women	30.7	22.7	24.9	21.4	100.0
Total	39.8	21.2	23.2	15.4	100.0

<sup>1</sup> Includes people who take a drink at least once a month.

<sup>2</sup> Includes people who take a drink less than once a month.

Source: Statistics Canada, National Population Health Survey, 1995.

# Education

## Educational attainment of seniors

Seniors generally have relatively low levels of formal educational training. In fact, the majority of seniors, 59% in 1995, never completed high school; 21% had attended, but had not completed high school, while 39% had less than a Grade 9 education. (Table 5.1)

As well, seniors in the very oldest age groups have lower levels of formal educational attainment, on average, than younger seniors. In 1991, for example, over half (52%) of those aged 85 and over had less than a Grade 9 education, compared with 44% of those aged 75 to 84 and 36% of those aged 65 to 74. (Table 5.2)

On the other hand, few seniors have postsecondary qualifications. In 1995, 6% of people aged 65 and over had a university degree, compared with 14% of those aged 45 to 64 and 19% of those aged 25 to 44. The proportion of seniors with a certificate or diploma from a non-university postsecondary institution, at 16%, was also lower than figures for both 45 to 64-year-olds (26%) and those aged 25 to 44 (32%).

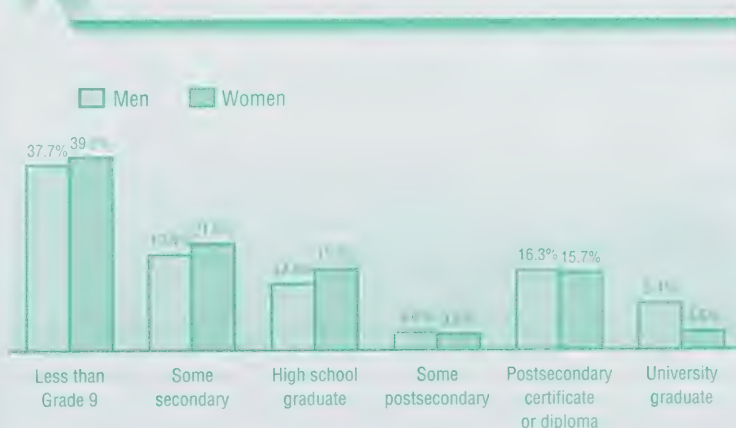
Among seniors, men are somewhat more likely than women to be university graduates. In 1995, 9% of men aged 65 and over, versus 4% of their female counterparts, were university graduates. There was little difference, though, in the likelihood of senior men and women having other forms of postsecondary training. There was also little difference in the shares of senior men and women with very low levels of educational attainment. (Chart 5.1)

The difference between the proportions of senior men and women with university degrees likely will decline in the future, however, as this gap is smaller among men and women in



Chart 5.1

Educational attainment of seniors, 1995



Source: Statistics Canada, Labour Force Survey.

<sup>1</sup> A small number of seniors are currently enrolled in some form of formal educational program; there are, however, too few to provide a reliable national estimate of the actual number.



younger generations. In fact, women currently make up the majority of all university students in Canada.<sup>2</sup>

### Literacy problems among seniors

Partly as a result of their relative lack of formal educational experience, many seniors have difficulty reading written material. In 1994, over half of all Canadians aged 66 and over performed at the lowest level on the prose scale in the International Adult Literacy Survey. That year, 53% were only able to perform simple reading tasks such as locating one piece of information in a text. (Table 5.3)

Among seniors, immigrants are slightly more likely than non-immigrants to have limited reading skills. In 1994, 59% of immigrants aged 66 and over scored at the lowest level on the International Adult Literacy Survey, compared with 51% of non-immigrants in this age range. These figures should be interpreted with caution, however, because of the small size of the samples.

<sup>2</sup> For more information on differences in educational trends among men and women, see the Education Chapter in **Women in Canada**, Statistics Canada, Catalogue no. 89-503-XPE.

Table 5.1

### Educational attainment, 1995

	People aged			
	15-24	25-44	45-64	65 and over
	%			
Less than Grade 9	4.5	4.1	17.3	38.6
Some secondary	38.1	13.7	18.4	20.7
High school graduate	18.0	22.4	18.6	15.2
Some postsecondary	19.7	8.7	5.2	3.3
Postsecondary certificate or diploma	15.2	32.3	26.1	16.0
University degree	4.4	18.7	14.4	6.2
Total	100.0	100.0	100.0	100.0
Total population (000s)	3,945.2	9,663.1	6,103.3	3,315.6

Source: Statistics Canada, Labour Force Survey.

Table 5.2

## Educational attainment of seniors, 1991

	Less than Grade 9	High school or trades certificate/ diploma	Other non- university	Other university	University graduate	Total
	%					
People aged:						
65-74						
Men	36.5	37.2	12.9	5.0	8.3	100.0
Women	36.0	42.4	13.4	5.0	3.3	100.0
Total	36.2	40.0	13.2	5.0	5.6	100.0
75-84						
Men	45.0	34.4	9.9	4.1	6.6	100.0
Women	43.1	37.5	11.8	4.7	2.9	100.0
Total	43.8	36.3	11.1	4.4	4.4	100.0
85 and over						
Men	55.0	27.9	8.3	3.2	5.6	100.0
Women	51.1	31.5	11.1	3.9	2.4	100.0
Total	52.4	30.3	10.1	3.6	3.5	100.0

Source: Statistics Canada, 1991 Census of Canada.

Table 5.3

## Proportion of the population at each prose literacy level, 1994

	Prose literacy level <sup>1</sup>				Total
	1	2	3	4/5	
	%				
People aged:					
16-25	11*	26*	44	20*	100.0
26-35	12*	29	33	26	100.0
36-45	13*	19*	37	31	100.0
46-55	21*	30*	31*	18*	100.0
56-65	38*	26*	28*	--	100.0
66 and over	53	27*	19*	--	100.0

<sup>1</sup> Tasks at Level 1 require the reader to perform simple reading skills such as locating and matching a single piece of information in a text. Those at Level 2 require the reader to locate one or more pieces of information in a text, but several distractors may be present or low-level inferences may be required. Tasks at Level 3 require the reader to search for information that requires low-level inferences or that meets specified conditions. Tasks at Level 4/5 require the reader to perform multi-feature matching or provide responses where the requested information must be identified through text-based references, or to search for information in dense text that contains a number of plausible distractors.

\* Figures should be used with caution because of the small size of the sample.

Source: Statistics Canada, International Adult Literacy Survey, 1994.

# Labour Force Characteristics

## Most seniors retired

The majority of seniors are retired.<sup>1</sup> In 1994, 63% of all people aged 65 and over said they were retired when asked what their main activity was in the 12 months prior to the survey. (Table 6.1)

Not surprisingly, senior men are considerably more likely than their female counterparts to be retired. In 1994, 86% of all men aged 65 and over, compared with 46% of women in this age range, were retirees. In contrast, the largest share of senior women, 48% in 1994, reported that keeping house was their main activity.

One reason that fewer senior women than men report that retirement is their main activity is that many women in this age range have never been part of the paid work force. In 1995, 21% of all women aged 65 and over, compared with just 1% of men in this age range, had never worked outside the home. (Chart 6.1)

This situation will change in the future, however, because women in younger age groups are currently much more likely to be part of the paid work force than were their senior counterparts. Indeed, by 1995, only 9% of women aged 55 to 64 and just 3% of those aged 25 to 54 had never been employed.

Most seniors who are retired did so voluntarily. Of people aged 65 and over who reported that retirement was their main activity in 1994, 84% had chosen to retire, while 16% had retired because of a mandatory policy. That year, 19% of retired senior men and 13% of their female counterparts had retired because of a mandatory policy.<sup>2</sup>

Among persons who chose to retire, health concerns and personal choice were the factors most often cited as the reason for retirement. In 1994, 27% of seniors who had chosen to retire had done so because of health concerns, while 24% said they had retired because of personal choice. At the same time, 14% said they were simply old enough to retire, 8% retired because of unemployment, 7% cited family responsibilities, 6% had taken early retirement, 3% had retired when their spouse did, and 2%\* cited the introduction of new technology. (Table 6.2)

Senior men are more likely than senior women to have retired because of health concerns or as a result of a personal choice. In 1994, 29% of senior men who had chosen to retire, versus 24% of their female counterparts, had left the paid work force because of health concerns. Similarly, 28% of retired senior men, compared with 20% of retired senior women, had retired as a result of personal choice. Retired senior men were also more likely than their female counterparts to have taken early retirement.

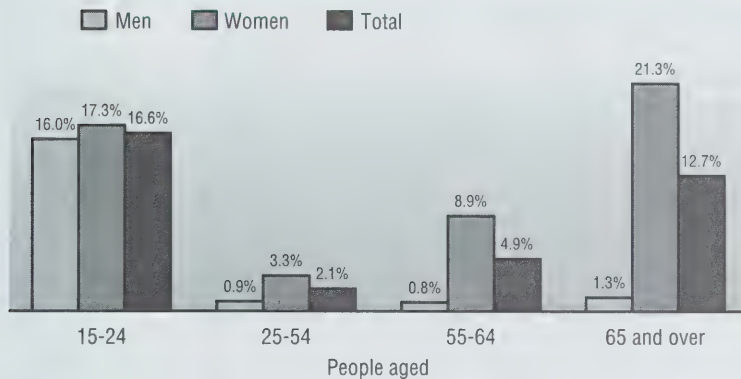
<sup>1</sup> For more information on the retired population in Canada, see **Canada's Changing Retirement Patterns**, by Manon Monette, *Statistics Canada*, Catalogue no. 89-546-XPE.

<sup>2</sup> Source: Statistics Canada, *General Social Survey*, 1994.

\* Figures should be used with caution because of the small size of the sample.

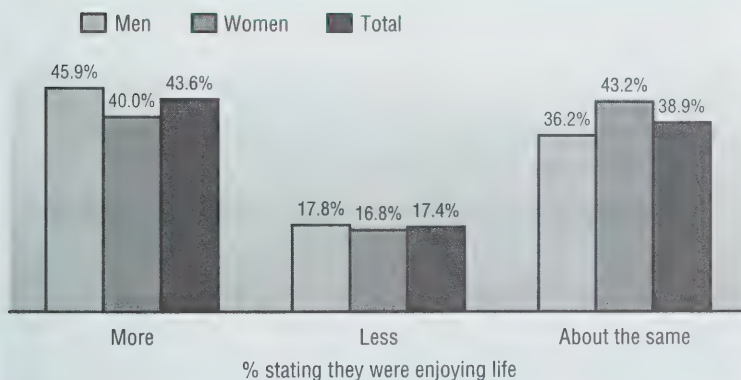


Chart 6.1

**Percentage of the population never employed, 1995**

Source: Statistics Canada, Catalogue no. 71-220-XPB and Labour Force Survey.

Chart 6.2

**Percentage of retired seniors enjoying life more or less than before they retired, 1994**

Source: Statistics Canada, General Social Survey, 1994.

Senior women, on the other hand, are more likely than their male counterparts to have retired because of family considerations. In 1994, 15% of retired senior women who had chosen to retire cited family responsibilities as the reason, while another 7% retired when their spouse did. In contrast, only 1%\* of retired men aged 65 and over left work as a result of family responsibilities, while almost none retired when their spouse did.

Many retired seniors report that they are enjoying life more than they did before they retired. In 1994, 44% of retirees aged 65 and over said they were enjoying life more now than they did before they retired, while only 17% said they were enjoying life less. At the same time, 39% said there was little change in the quality of their life since they had retired. (Chart 6.2)

Retired senior men are slightly more likely than their female counterparts to say they are enjoying life more than before they retired. In 1994, 46% of retired men, versus 40% of retired women, said they were enjoying life more in retirement. Retired senior men, though, were also about as likely as retired senior women to say they were enjoying life less. On the other hand, more retired senior women (43%) than retired senior men (36%) said there was little change in their enjoyment of life since they had retired.

### Employment of seniors

A small proportion of seniors still participate in the paid work force. In 1995, 6% of all people aged 65 and over had jobs.<sup>3</sup> (Table 6.3)

As well, the proportion of seniors with jobs has declined steadily over the past two decades. Between 1976 and 1995, for example, the share of people aged 65 and over participating in the paid work force fell from 9% to 6%.

Senior men are considerably more likely than senior women to still be working outside the home. In 1995, 10% of men aged 65 and over were part of the paid work force, compared with 3% of senior women. The share of senior men with jobs, however, has fallen sharply since the mid-1970s, when around 15% were employed. In contrast, there was only a small change, from 4% to 3%, in the proportion of senior women participating in the paid work force in this period.

<sup>3</sup> Note that these figures are slightly different from those in Table 6.1. The data in Table 6.1 are for 1994 and come from the General Social Survey. The data in Table 6.3 are for 1995 and come from the Labour Force Survey.



### Decline in employment among men aged 55 to 64

One of the most dramatic labour force trends in Canada in the last several decades has been the decline in the work force participation of men aged 55 to 64. In 1995, 54% of these men had jobs, down from 74% in 1976. In contrast, the share of 55 to 64-year-old women participating in the paid work force increased somewhat in the same period. Women in this age range, however, were still considerably less likely than their male counterparts to be employed in 1995: 33% compared with 54%. (Table 6.3)

### Part-time work

Many employed seniors work part-time. In 1995, 42% of all people aged 65 and over who participated in the paid work force were employed on a part-time basis. The proportion of employed seniors who worked part-time (42%) was considerably above the figures for both employed people aged 25 to 54 (13%) and 55 to 64 (19%), while it was below that of employed 15 to 24-year-olds, 45% of whom had part-time jobs that year. (Chart 6.3)

As in other age groups, employed senior women are more likely than their male counterparts to be employed part-time. In 1995, 59% of women aged 65 and over who participated in the paid work force worked part-time, compared with 34% of employed men in this age range.

### Self-employed seniors

More than half of employed seniors are self-employed. In 1995, 54% of all those aged 65 and over who participated in the paid work force were self-employed, compared with 15% of workers aged 15 to 64. (Table 6.4)

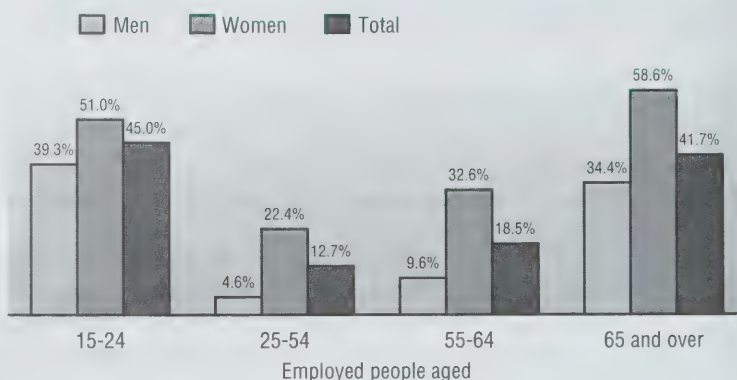
Most self-employed seniors have unincorporated businesses. In 1995, 74% of self-employed workers aged 65 and over ran an unincorporated business, while 26% were incorporated.

As well, most self-employed seniors work on their own. In 1995, 66% of all self-employed seniors worked alone: that year, 59% were unincorporated own-account workers, while 7% were incorporated but without paid help. In contrast, only 34% of self-employed seniors had paid help: 19% ran incorporated businesses with paid help and 15% were unincorporated employers.

Senior men are more likely than senior women to be self-employed. In 1995, 61% of employed men aged 65 and over, versus 38% of their female counterparts,

Chart 6.3

### Percentage employed part time, 1995

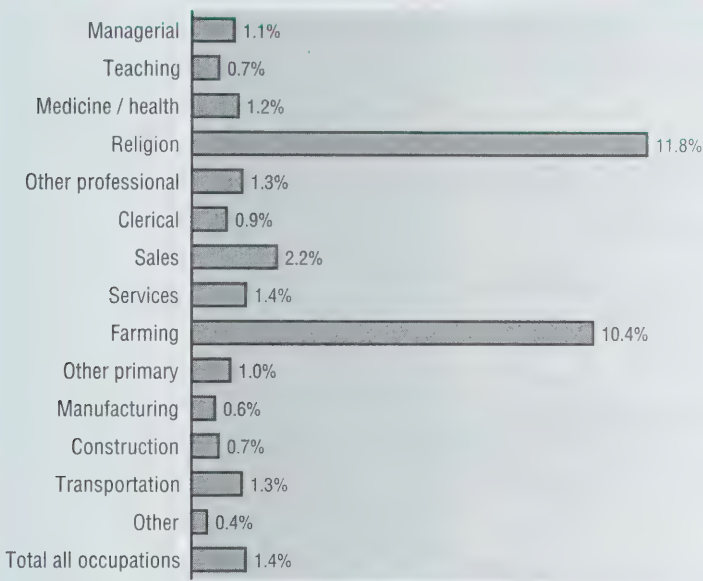


Source: Statistics Canada, Catalogue no. 71-220-XPB and Labour Force Survey.





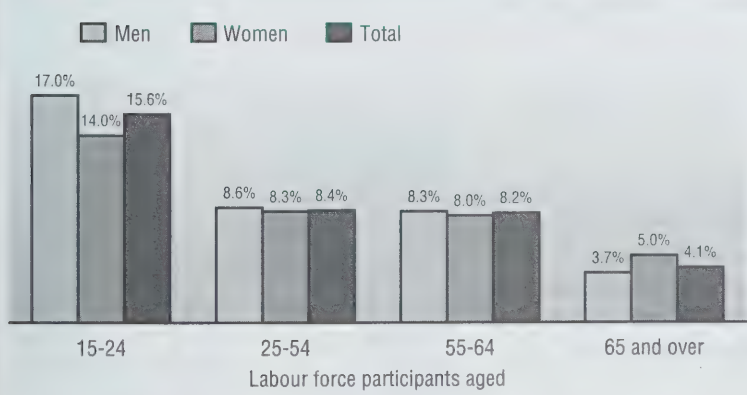
Chart 6.4  
**Seniors as a percentage of total employed, by occupation, 1995**



Source: Statistics Canada, Labour Force Survey.



Chart 6.5  
**Unemployment rates, 1995**



Source: Statistics Canada, Catalogue no. 71-220-XPB and Labour Force Survey.

were self-employed. Self-employed senior men were also more likely than their female counterparts to be incorporated and to have paid help.

### Occupational distribution of employed seniors

A relatively large share of employed seniors work in agriculture. In 1995, 24% of all people aged 65 and over who participated in the paid work force worked in agriculture, compared with only 3% of the labour force aged 15 to 64. (Table 6.5)

As a result, seniors represent a substantial share of the agricultural work force in Canada. In 1995, 10% of all agriculture workers were aged 65 and over, whereas seniors made up only 1% of the overall work force. (Chart 6.4)

Seniors also make up a substantial share of those employed in religious professions. In 1995, 12% of all people employed in these professions were aged 65 and over. Seniors also made up 2% of the sales work force in Canada, while they represented 1% or less of those employed in all other occupational groups.

As with younger workers, there are differences in the occupational distributions of employed senior men and women. Senior men, for example, were considerably more likely than their female counterparts to work in agriculture, manufacturing, construction, and transportation in 1995; they were also more likely to have managerial or professional jobs. In contrast, senior women were more likely to work in either clerical or service occupations. In fact, 44% of all women aged 65 and over with jobs in 1995, versus 13% of senior men, worked in one of these areas. (Table 6.5)

### Unemployment among seniors

A small number of seniors are officially unemployed, that is, they are out of work, but are looking for a job. In 1995, 4.1% of labour force participants aged 65 and over were unemployed. This, however, was only about half the figure for those aged 25 to 54 (8.4%) or 55 to 64 (8.2%) and a quarter that for 15 to 24-year-olds (15.6%). (Chart 6.5)

Among seniors, women are slightly more likely than men to be unemployed. In 1995, 5.0% of female labour force participants aged 65 and over were unemployed, versus 3.7% of their male counterparts. The unemployment rates of both senior women and men, though, were well below those of women and men in age groups under age 65.



## Unpaid work

While relatively few seniors participate in the paid work force, many people in this age range, particularly women, still devote a considerable amount of time to unpaid household work activities, including housework, household maintenance, and shopping.<sup>4</sup> In 1992, people aged 65 and over devoted an average of 3.5 hours per day to these activities, almost half an hour more per day than the figure for people aged 15 to 64 (3.1). (Table 6.6)

Senior women devote considerably more time to unpaid household work activities than their male counterparts. In 1992, women aged 65 and over spent 4.0 hours per day on these activities, compared with 2.9 hours for senior men.

Indeed, almost half of all senior women report that housekeeping is their main activity. In 1994, 48% of all senior women said that keeping house had been their main activity in the 12 months prior to the survey. (Table 6.1)

The amount of time senior women spent doing unpaid household work, however, was about the same as that for women under age 65. In contrast, senior men spent almost an hour more per day than their counterparts under age 65 on these activities.

There are also differences in the amount of time seniors spend doing unpaid household work depending on their family status. Married senior women, for example, continue to devote more time to these activities than their male counterparts. In 1992, married women aged 65 and over spent 4.6 hours per day on unpaid household work, over an hour and a half more per day than married senior men. Married senior women, however, also spent around an hour more per day doing unpaid household work than unmarried senior women who either lived alone (3.3 hours per day) or resided with others (3.8). (Table 6.7)

Domestic work activities account for most of the time seniors spend on unpaid household work. In 1992, people aged 65 and over averaged 1.8 hours per day either cooking, cleaning, or housekeeping. At the same time, they averaged an hour per day shopping and about three-quarters of an hour a day on maintenance and other household work, including gardening and household administration. (Table 6.6)

There are differences in the types of unpaid household work in which senior women and men are involved. Senior women, for example, spent 2.5 hours per day cooking, cleaning, and housekeeping in 1992, compared with just under an hour per day for their male counterparts. Senior men, on the other hand, devoted more time than senior women to both maintenance and repair activities and to other household work such as gardening and household administration.

<sup>4</sup> For more information on the time use of seniors, see *As Time Goes By...Time Use of Canadians*, by Judith Frederick, Statistics Canada, Catalogue no. 89-544-XPE.



Table 6.1

**Main activity of seniors in the past 12 months, 1994**

	Men	Women	Total
		%	
Working at a job or business	11.4	3.9	7.1
Looking for work	--	--	--
Going to school	--	--	--
Keeping house	--	48.4	28.1
Retired	85.8	45.8	63.0
Long-term illness	--	--	0.8*
Total	100.0	100.0	100.0
Total population (000s)	1,347.8	1,786.4	3,134.2

\* Figure should be used with caution because of the small size of the sample.

Source: Statistics Canada, General Social Survey, 1994.

Table 6.2

**Reasons seniors chose to retire,<sup>1</sup> 1994**

	Men	Women	Total
		%	
Took early retirement	9.0	2.5*	6.1
New technology	--	--	1.5*
Health concerns	28.7	24.3	26.7
Unemployment	8.7	7.7	8.2
Spouse retired	--	6.6	3.0
Personal choice	27.6	20.1	24.2
Family responsibilities	1.1*	15.1	7.4
Old enough to retire	15.6	13.0	14.4
Other reasons	5.4	7.3	6.3
Total population (000s)	995.2	819.9	1,815.1

<sup>1</sup> Does not include those who retired because of a mandatory retirement policy. Also, respondents could indicate more than one reason.

\* Figure should be used with caution because of the small size of the sample.

Source: Statistics Canada, General Social Survey, 1994.

Table 6.3

## Percentage employed, 1976-1995

	People aged											
	15-24			25-54			55-64			65 and over		
	Men	Women	Total	Men	Women	Total	Men	Women	Total	Men	Women	Total
	%											
1976	59.4	50.6	55.0	90.4	48.7	69.7	73.6	30.3	51.3	15.7	4.1	9.3
1977	59.1	50.3	54.7	89.7	50.1	70.0	72.5	30.4	50.7	15.3	4.3	9.2
1978	59.7	51.5	55.6	89.8	52.4	71.3	72.3	30.9	50.7	15.0	4.5	9.1
1979	62.3	54.0	58.2	90.4	54.2	72.4	72.9	32.3	51.7	15.1	4.2	9.0
1980	62.5	55.4	59.0	90.0	56.4	73.3	72.8	32.0	51.5	14.6	4.3	8.8
1981	62.6	56.2	59.5	90.0	58.7	74.4	71.9	32.3	51.2	13.9	4.4	8.5
1982	55.3	53.0	54.2	85.8	58.1	72.0	68.5	31.6	49.2	13.6	4.2	8.3
1983	54.3	52.9	53.6	84.6	59.1	71.9	66.4	30.9	47.9	12.8	3.9	7.8
1984	56.8	54.0	55.4	84.7	60.4	72.6	65.5	30.9	47.5	12.5	4.2	7.8
1985	57.8	56.1	57.0	85.7	62.2	74.0	64.4	31.2	47.2	12.1	4.2	7.6
1986	60.2	57.5	58.9	86.5	64.2	75.4	63.6	31.0	46.7	11.5	3.6	7.0
1987	61.8	58.7	60.3	87.2	65.8	76.5	62.1	32.5	46.8	11.6	3.4	6.9
1988	63.5	59.9	61.7	87.9	67.9	78.0	62.4	33.3	47.4	11.2	3.7	6.9
1989	64.4	61.0	62.7	88.0	69.1	78.6	62.0	32.3	46.8	10.8	4.0	6.9
1990	61.5	59.4	60.4	86.6	70.0	78.4	60.9	33.5	47.0	11.2	3.7	6.9
1991	56.1	56.8	56.5	83.8	69.2	76.4	57.3	32.8	44.8	10.9	3.3	6.6
1992	53.4	54.0	53.7	81.8	68.4	75.2	56.0	33.2	44.4	10.4	3.3	6.4
1993	52.3	52.3	52.3	82.2	68.6	75.4	55.0	33.0	43.9	9.6	3.5	6.1
1994	53.2	51.9	52.5	82.7	68.9	75.8	54.6	34.3	44.3	10.5	3.3	6.4
1995	53.1	51.9	52.5	83.2	69.6	76.4	54.0	33.4	43.6	9.8	3.2	6.0

Source: Statistics Canada, 71-220-XPB and Labour Force Survey.

Table 6.4

## Percentage of self-employed workers incorporated and with or without paid help, 1995

	Self-employed workers aged					
	15-64			65 and over		
	Men	Women	Total	Men	Women	Total
	%					
Incorporated	39.2	23.2	33.9	27.3	20.6	25.9
With paid help	29.8	16.5	25.4	20.5	15.1	19.4
Without help	9.4	6.7	8.5	6.8	5.6	6.5
Unincorporated	60.8	76.8	66.1	72.7	79.4	74.1
Employer	17.7	11.7	15.7	16.4	8.8	14.8
Own account	43.1	65.0	50.4	56.3	70.6	59.3
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total self-employed (000s)	1,317.0	651.4	1,968.4	87.2	23.3	110.5
Self-employed as % of all workers	18.1	10.8	14.8	61.4	37.9	54.3

Source: Statistics Canada, Labour Force Survey.





Table 6.5

## Occupational distribution, 1995

	Employed people aged					
	15-64			65 and over		
	Men	Women	Total	Men	Women	Total
	%					
Managerial	14.4	13.7	14.1	11.8	8.6	10.8
Professional						
Teaching	3.1	6.8	4.8	1.6	4.4	2.4
Medicine	2.0	9.5	5.4	5.0	3.4	4.4
Religion	0.3	0.1	0.2	2.5	0.7	2.0
Other professional	9.7	6.9	8.4	8.4	5.7	7.6
Total professional	15.1	23.4	18.9	17.5	14.1	16.5
Clerical	5.3	25.9	14.7	2.7	22.9	8.8
Sales	9.6	10.1	9.8	15.2	14.2	14.9
Service	10.8	17.1	13.7	10.1	20.7	13.3
Primary						
Farming	4.1	1.8	3.0	27.1	15.2	23.5
Other primary	2.0	0.1	1.1	1.1	0.1	0.8
Total primary	6.0	2.0	4.2	28.2	15.3	24.3
Manufacturing	17.9	5.1	12.1	5.7	2.3	4.7
Construction	9.2	0.3	5.1	3.4	--	2.4
Transportation	6.4	0.8	3.9	4.3	1.0	3.3
Other	5.1	1.7	3.5	1.1	0.8	1.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total employed (000s)	7,257.0	6,049.0	13,306.0	139.5	60.0	199.5

Source: Statistics Canada, Labour Force Survey.

Table 6.6

**Average time spent on unpaid household work, 1992**

	People aged					
	15-64			65 and over		
	Men	Women	Total	Men	Women	Total
	Hours per day <sup>1</sup>					
Cooking/cleaning	0.3	1.1	0.7	0.5	1.4	1.0
Housekeeping	0.2	1.1	0.6	0.4	1.1	0.8
Maintenance/repairs	0.3	0.1	0.2	0.2	--	0.1
Child care	0.3	0.7	0.5	--	--	--
Shopping	0.6	0.9	0.7	1.0	1.0	1.0
Other household work	0.4	0.3	0.4	0.8	0.4	0.6
Total	2.1	4.2	3.1	2.9	4.0	3.5

<sup>1</sup> Averaged over a 7-day week.

Source: Statistics Canada, General Social Survey, 1992.

Table 6.7

**Average time seniors spent on unpaid household work, by family status, 1992**

	Men		Women		
	Married	Unmarried living alone	Married	Unmarried living alone	Unmarried living with others
	Hours per day <sup>1</sup>				
Cooking/cleaning	0.5	0.8	1.8	1.1	1.2
Housekeeping	0.4	0.4	1.2	0.9	1.4
Maintenance/repairs	0.3	0.1	--	--	--
Shopping	1.0	0.9	1.1	0.9	0.8
Other household work	0.9	0.7	0.5	0.4	0.3
Total	3.0	3.0	4.6	3.3	3.8

<sup>1</sup> Averaged over a 7-day week.

Source: Statistics Canada, General Social Survey, 1992.

# Income and Expenditures

## Average income of seniors

Seniors have lower incomes, on average, than people in most age groups under age 65.<sup>1</sup> In 1994, people aged 65 and over had an average income from all sources<sup>2</sup> of just over \$19,000. In contrast, people aged 25 to 34 and 55 to 64 had average incomes of around \$26,000, while the figure was over \$30,000 among those between the ages of 35 and 54. Seniors, though, did have a higher average income than 15 to 24-year-olds that year (\$10,100). (Table 7.1)

The incomes of seniors, however, have risen faster than those of people under age 65 in the past decade and a half. The average income of people aged 65 and over in 1994 – for example, was 16% higher than the figure in 1981, once the effects of inflation have been accounted for. In contrast, there was almost no change in the average income of people aged 15 to 64 in the same period. (Chart 7.1)

As in other age groups, female seniors have lower incomes than their male counterparts. In 1994, women aged 65 and over had an average income from all sources of \$14,900, just 61% the figure for men in this age range (\$24,500). (Table 7.1)

The incomes of both senior women and men, however, have risen since the early 1980s. The average annual income of men aged 65 and over in 1994 was 19% higher than in 1981, while the figure for senior women was up 15% in the same period. The increase for senior women was about the same as that for women aged 15 to 64, whereas the average income of men aged 15 to 64 was 5% lower in 1994 than in 1981. (Chart 7.2)

## Incomes of elderly families

The incomes of families headed by seniors are lower than those of most families with non-elderly heads. In 1994, families headed by someone aged 65 and over had an average income of \$40,200. In contrast, two-parent families headed by people under age 65 with children under age 18 living at home had an average income of \$61,100, while the figures were \$54,100 for non-elderly families without children living at home and \$76,600 for those with either older children or other relatives in the household. The average income of families headed by seniors, however, was higher than that of both male- and female-headed lone-parent families. (Table 7.2)

The real incomes of senior families have generally risen faster than those of non-elderly families since the early 1980s. Between 1980 and 1994, the average income of families with head aged 65 and over

<sup>1</sup> Includes only those individuals with some money income.

<sup>2</sup> Includes income from employment earnings (wages and salaries and net income from self-employment), government transfer payments, investment income, and other money income including retirement pensions, annuities, superannuation, scholarships, alimony and other items.



rose 7%, once increases in the cost of living have been accounted for. In comparison, the average income of two-parent families with children headed by someone under age 65 rose 4% in the same period, while those of most other non-elderly family types declined.

Among seniors who live with their spouse, women have considerably lower incomes than men. In 1994, married women aged 65 and over had an average income of \$12,500, only about half the figure for married men in this age range (\$24,900). (Chart 7.3)

There is a similar situation among women aged 60 to 64. In fact, married women in this age range, many of whom are married to men aged 65 and over, have lower average incomes than married women aged 65 and over. In 1994, married women aged 60 to 64 had an average income of just \$12,300, several hundred dollars below that of women aged 65 and over and only about 40% that of married men aged 60 to 64.

## Incomes of unattached seniors

Unattached seniors<sup>3</sup> also have lower average incomes than unattached individuals in most younger age ranges. In 1994, unattached individuals aged 65 and over had an average income of \$18,800. In contrast, the average incomes of unattached individuals between the ages of 25 and 64 ranged from around \$30,000 for those aged 35 to 44 and 45 to 54 to \$21,800 for those aged 60 to 64. Unattached seniors, however, had higher incomes than unattached individuals aged 15 to 24, who averaged less than \$15,000 per person in 1994. (Table 7.3)

As well, the average income of unattached seniors declines in older age groups. For example, unattached people aged 65 to 69 had an average income of \$20,500 in 1994, over \$2,000 more than the figure for those aged 70 and over (\$18,300).

As with families, the average incomes of unattached seniors have risen faster than those of younger unattached individuals since the early 1980s. The average income of unattached seniors in 1994 was 18% more than in 1980, once the effects of inflation have been accounted for. In comparison, the average income of unattached individuals aged 15 to 64 rose only 3% in the same period. (Table 7.4)

<sup>3</sup> An unattached individual is a person who either lives alone or in a household where he/she is not related to other household members.

Chart 7.1

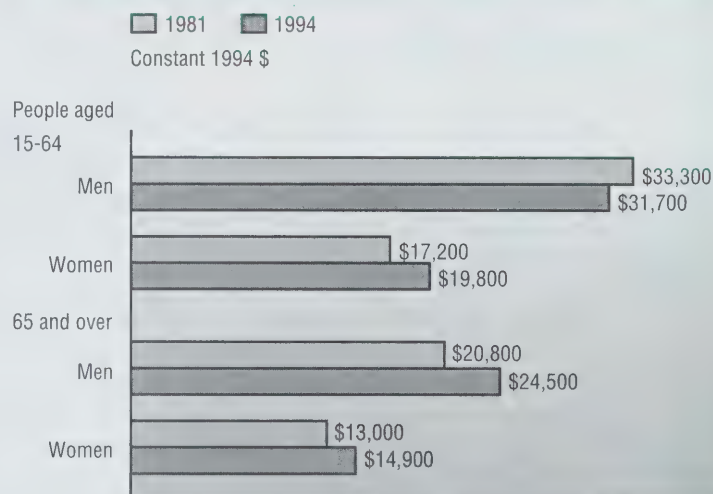
## Average income, 1981-1994



Source: Statistics Canada, Survey of Consumer Finances.

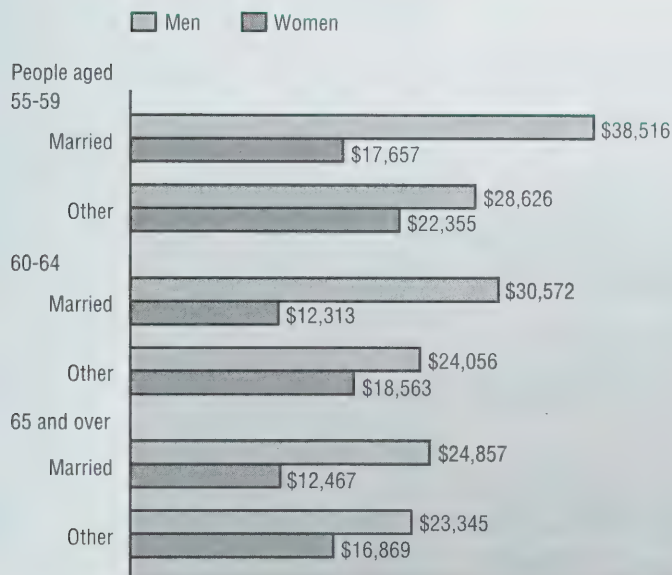
Chart 7.2

## Average income of individuals, 1981 and 1994



Source: Statistics Canada, Catalogue no. 13-207-XPB.

Chart 7.3

**Average income of people aged 55 and over, by marital status, 1994**

Source: Statistics Canada, Catalogue no. 13-207-XPB.

As in the overall population, unattached senior women have considerably lower incomes than unattached senior men. In 1994, unattached women aged 65 and over had an average income of \$17,100, about 72% the figure of their male counterparts (\$23,800).

Part of this difference reflects the fact that while there have been increases in the average incomes of both unattached senior men and women in the past decade and a half, the increase among men was almost double that of women. Between 1980 and 1994, the average income of unattached men aged 65 and over rose 28%, compared with a 15% increase among women. (Table 7.4)

In addition, income levels decline much more dramatically among unattached senior women in older age ranges than among their male counterparts. Indeed, the average income of unattached women aged 70 and over in 1994, at \$16,700, was around \$2,000 less than the figure for unattached women aged 65 to 69 (\$18,700). In contrast, the average income of unattached men aged 70 and over in 1994 was only about \$100 less than the figure for unattached men aged 65 to 69. (Table 7.3)

### Income of seniors in the provinces

As with the overall population, seniors in Ontario, Alberta, and British Columbia have higher incomes, on average, than seniors in other provinces. In 1994, people aged 65 and over in Ontario and Alberta had average incomes of \$20,400, while the figure was just under \$20,000 in British Columbia. In comparison, the average income of seniors in the remaining provinces ranged from \$18,400 in Saskatchewan to just over \$14,000 in Newfoundland. (Table 7.5)

There was a corresponding pattern in the incomes of families headed by seniors. In 1994, the average income of families with head aged 65 and over ranged from a high of almost \$45,000 in Alberta to just \$29,100 in Newfoundland. Similarly, the figure among unattached seniors ranged from \$20,900 in Ontario to \$15,500 in Newfoundland.

### Income from Old Age Security payments

The largest share of the income of seniors comes from the Old Age Security program (OAS).<sup>4</sup> In 1994, people aged 65 and over received an average of almost \$5,800 per person from this program. Indeed, OAS benefits represented 30% of all the income of seniors that year. (Table 7.6)

<sup>4</sup> Includes Guaranteed Income Supplements.



There has been little change, however, in the overall amount of Old Age Security payments received by seniors in the past decade and a half. In 1994, people aged 65 and over received an average of just under \$5,800 from these programs, about \$200 more per person than in 1981, once the effects of inflation have been accounted for.

The share of the income of seniors coming from the Old Age Security program, though, has declined since the early 1980s, as income from other sources has increased. In 1994, 30% of all income of people aged 65 and over came from these programs, down from 34% in 1981.

Old Age Security benefits make up a particularly large share of the incomes of senior women. In 1994, 40% of all income of women aged 65 and over came from this program, compared with 22% of that of their male counterparts. (Table 7.7)

Benefits from the Old Age Security program also account for a greater share of the income of unattached seniors than that of elderly families. In 1994, 35% of all income of unattached seniors, compared with 22% of that of families headed by people aged 65 and over, were OAS benefits. (Table 7.8)

As well, unattached senior women receive a much greater share of their income from the Old Age Security program than do their male counterparts. In 1994, 40% of all income of unattached women aged 65 and over were OAS benefits, compared with 25% of that of men.

### Income from Canada/Quebec Pension Plans

Income from the Canada and Quebec Pension Plans (C/QPP)<sup>5</sup> makes up the second largest source of income of Canadian seniors. In 1994, people aged 65 and over received an average of \$3,900 from these programs; this represented 20% of all their income that year. (Table 7.6)

As well, there has been a substantial increase in the share of the income of seniors coming from the C/QPP program since the early 1980s. In 1994, 20% of all income of people aged 65 and over came from this source, double the figure in 1981. In fact, in terms of the actual dollar benefits, seniors received, on average, over \$2,300 more per person from C/QPP in 1994 than in 1981, once the effects of inflation have been accounted for. This growth represents 86% of the overall increase in the income of seniors in this period.

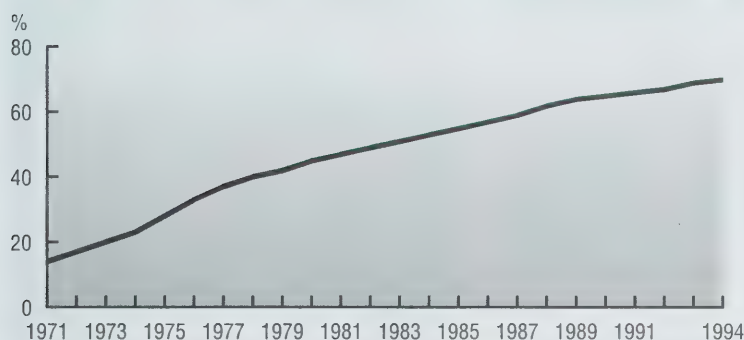
The overall growth in Canada/Quebec Pension Plan benefits accruing to seniors reflects the fact that as this program has matured, a growing proportion of the senior population is receiving benefits. For example, 70% of all people aged 65 and over living outside Quebec in 1994 were recipients of CPP benefits, up from 45% in 1980 and less than 20% in the early 1970s. (Chart 7.4)

In general, C/QPP benefits account for about the same share of the incomes of senior men and women. In 1994, 21% of all income of men aged 65 and over and 20% of that of women in this age range came from this source. (Table 7.7)

<sup>5</sup> Includes surviving spousal benefits.



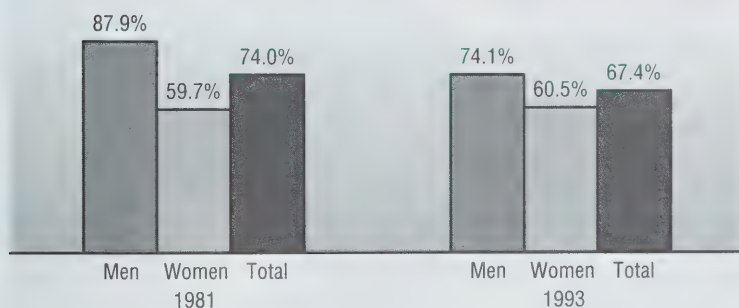
Chart 7.4

**Proportion of seniors receiving CPP retirement benefits,<sup>1</sup> 1971-1994**

<sup>1</sup> CPP retirement beneficiaries aged 65 and over as a proportion of the senior population outside of Quebec. Some seniors outside of Quebec receive benefits from QPP.

Source: Human Resources Development Canada, *Statistics Related to Income Security Programs*.

Chart 7.5

**Contributors to C/QPP as a percentage of people aged 18-64, 1981 and 1993**

Sources: Human Resources Development Canada, *Income Security Programs Branch*; and Régie des rentes du Québec.

There are differences, however, in the type of C/QPP benefits received by senior men and women. Most of these benefits received by senior men are actual pension benefits, while much of those received by women are surviving spouse benefits.

Furthermore, in terms of actual dollars, senior men received, on average, over \$2,000 more per year in C/QPP benefits in 1994 than senior women. This difference reflects, in part, the fact that in the past women were less likely than their male counterparts to be employed, and were therefore less likely to contribute to this program. As well, even when these women were employed, their earnings were lower than those of men and as such, their C/QPP contributions were also lower. As a result, their subsequent benefits are also lower. In addition, survivor benefits, which are received mostly by women, are only 60% the retirement pension the deceased spouse would have received.

The difference between C/QPP benefits received by senior men and women, however, is likely to narrow in the future. On one hand, the proportion of men aged 18 to 64 contributing to C/QPP has declined sharply, dropping from 88% in 1981 to 74% in 1993, whereas the proportion of women contributing rose slightly, from 60% to 61%, in the same period. (Chart 7.5)

In addition, the earnings gap between women and men has narrowed in the past several decades. In 1994, the earnings of all employed women, including those with part-time jobs, were 62% those of their male counterparts, up from 52% in 1980.<sup>6</sup> As a result, the difference between C/QPP contribution levels of employed men and women also has narrowed.

As with Old Age Security benefits, Canada/Quebec Pension Plan benefits represent a larger share of the income of unattached seniors than that of elderly families. In 1994, 21% of the income of unattached seniors, versus 17% of that of families with head aged 65 and over, came from either the Canada or Quebec Pension Plans. (Table 7.8)

Unlike Old Age Security benefits, however, there is little difference in the shares of the incomes of unattached senior women and men coming from C/QPP benefits. In 1994, both received just over 20% of their income from this program. In terms of actual dollars, though, unattached senior men received about \$1,200 more per year, on average, in C/QPP benefits than their female counterparts.

<sup>6</sup> Source: Statistics Canada, Catalogue no. 13-217-XPB.



## Government income security programs for seniors

The primary government transfer programs aimed at seniors are the Old Age Security program and the Canada/Quebec Pension Plans.<sup>1</sup>

Old Age Security benefits are available to all Canadian citizens or legal residents aged 65 and over who have resided in Canada for a sufficient period. Seniors with little or no income other than OAS may also be eligible for additional benefits in the form of a Guaranteed Income Supplement.

Canada/Quebec Pension Plan benefits are available as early as age 60 to those who contributed to these plans. These plans cover all employees and self-employed people in Canada, except those with very small earnings; for those covered, contributions are compulsory. As well, survivors of deceased contributors to these programs are entitled to benefits.

Overall, government transfer payments provide over half the income of seniors in Canada. In 1994, 55% of all income of people aged 65 and over came from these sources, up from 47% in 1981. Indeed, increases in benefits from these programs represent a large proportion of the overall increase in the incomes of seniors in this period. (Table 7.6)

Almost all seniors in Canada, 97% in 1994, receive some income from government programs. As well, for 34%, government transfers were their only source of income.<sup>2</sup>

Government transfer payments make up a particularly large share of the income of senior women. In 1994, transfer payments represented 65% of all income of women aged 65 and over, compared with 47% of that of men in this age range. As well, government transfers were the only source of income for 44% of senior women, whereas this was the case for only 22% of men in this age range.

Government transfers also represent a larger share of the income of unattached seniors than that of elderly families. In 1994, 62% of all income of unattached individuals aged 65 and over came from these programs, compared with 44% of that of families headed by seniors. Income from these programs also makes up a greater share of the income of unattached senior women (67%) than that of their male counterparts (50%). (Table 7.8)

<sup>1</sup> For more information on these programs, see "Government Sponsored Income Security Programs for Seniors," by Jillian Oderkirk, in the Spring 1996 issue of **Canadian Social Trends**, Statistics Canada, Catalogue no. 11-008-XPE.

<sup>2</sup> Source: Statistics Canada, General Social Survey, 1994.





### Income from private employment-related retirement pensions

Income from private retirement pensions also makes up a substantial portion of the income of seniors in Canada. In 1994, people aged 65 and over received an average of \$3,600 from these pensions; this represented 19% of all the income of seniors. (Table 7.6)

There has also been substantial growth in the share of the income of seniors accounted for by benefits from private employment-related pension plans since the early 1980s. In 1994, 19% of all the income of seniors came from these pensions, up from 12% in 1981.

Private employment-related retirement pensions provide a greater share of the income of senior men than that of senior women. In 1994, 25% of the income of men aged 65 and over came from these plans, more than twice the figure for senior women, who received only 12% of their income in the form of benefits from work-related pension plans. (Table 7.7)

Again, this difference results, in part, from the fact that historically women have been less likely than men to be part of the paid work force and were therefore less likely to contribute to a private pension plan. As well, because women's earnings were lower than those of their male counterparts, their contributions, in many cases, were also lower.

As with the Canada and Quebec Pension Plans, however, the difference between the proportion of the income of senior men and women coming from private retirement pensions is likely to narrow in the future. On the one hand, the proportion of women who are working continues to increase, while that of men is falling. In addition, the share of working women covered by these plans has grown in the last decade, while that of men has fallen. (Table 7.9)

Employed women, however, were still less likely than their male counterparts to contribute to a private employment-related pension in 1994: 42% versus 47%. The relatively low rate of coverage of women results from the fact that a high percentage of women work part-time and therefore may not be covered by private occupational pension plans. As well, the majority of women work in sectors of the economy, such as retail trade and community, business, and personal services, where pension coverage is low.

Unlike government transfer payment programs, private employment-related retirement pensions generally provide a greater share of the income of elderly families than that of unattached seniors. In 1994, 18% of the income of families with head aged 65 and over came from private pensions, versus 15% of that of unattached seniors. (Table 7.8)

Private occupational retirement pensions also contribute a larger share of the income of unattached senior men than that of their female counterparts. In 1994, 19% of the income of men aged 65 and over came from these plans, compared with 14% of that of unattached senior women.



### Income from Registered Retirement Savings Plans

A small share of the income of seniors comes from Registered Retirement Savings Plans (RRSPs). In 1994, people aged 65 and over received about 4% of their total income, an average of just over \$700 per person, from these plans. (Table 7.6)

These figures may increase in the future, however, because a growing number of Canadians are contributing to RRSPs. In 1993, 26% of all taxfilers contributed to an RRSP, up from 14% in 1982. (Table 7.10)

It should be noted, though, that while a growing proportion of Canadians are contributing to RRSPs, many of these holdings are being cashed in before the beneficiaries have reached age 65. In fact, 40% of all RRSPs benefits paid out in 1990 were paid to people under age 55, while another 22% went to those between the ages of 55 and 64.<sup>7</sup>

Men are more likely than women to contribute to an RRSP. In 1993, 30% of all male taxfilers made an RRSP contribution, compared with 22% of women. It should be noted, though, that some men use their RRSP contribution room to contribute to a plan for their spouse.

Men also tend to contribute more to their RRSPs than women. In 1993, men who purchased RRSPs contributed an average of just under \$3,900, about \$1,000 more than the average contribution of women. As well, the average contribution of men rose 7% between 1988 and 1993, after accounting for inflation, whereas the average contribution of women declined 4% in the same period.

### Other investment income of seniors

Income from investments other than RRSPs provides another substantial share of the income of Canadian seniors. In 1994, people aged 65 and over received an average of almost \$2,600 from these investment sources. That year, this income made up 14% of all income of people aged 65 and over. (Table 7.6)

The proportion of the income of seniors coming from these investments, however, has fallen since the early 1980s. In 1994, 14% of all income of people aged 65 and over came in the form of investment income, down from 27% in 1981. In this period, the actual dollar amounts of investment income received by seniors also fell, from \$4,400 per person to \$2,600.

Senior women receive a slightly greater share of their income from non-RRSP investments than their male counterparts. In 1994, 14% of all income of women aged 65 and over came from these sources, compared with 13% of that of men in this age range. In terms of actual dollars, however, senior women received about \$1,000 a year less in investment income than senior men. (Table 7.7)

### Employment income of seniors

A small share of the income of seniors comes from employment earnings. In 1994, 7% of all income of people aged 65 and over came from employment sources: that year, 5% came in the form of wages and salaries, while another 2% was net income from self-employment. (Table 7.6)

<sup>7</sup> Source: "RRSPs - Not Just for Retirement," by Hubert Frenken in the Winter 1992 issue of *Perspectives on Labour and Income*, Statistics Canada, Catalogue no. 75-001-XPE.



The share of the income of seniors coming from employment sources has declined in the last decade and a half, as the proportion of seniors participating in the paid work force has fallen. In 1994, 7% of all income of seniors came from these sources, down from 12% in 1981.

Employment earnings represent a larger share of the income of senior men than women. In 1994, earnings made up 10% of all income of men aged 65 and over, versus 4% of that of women in this age range. (Table 7.7)

Employment income also represents a much larger share of the income of families headed by seniors than that of unattached individuals aged 65 and over. In 1994, 21% of all family income of households headed by seniors was income from these sources, whereas it represented only 5% of the income of unattached seniors. (Table 7.8)

Among unattached seniors, men get a larger share of their income from employment sources than do women. In 1994, 11% of the income of unattached men aged 65 and over came from either wages and salaries or net income from self-employment, compared with just 3% of that of unattached women in this age range.

### Low income among seniors

About one in five seniors in Canada lives in a low-income situation. In 1994, 19% of all people aged 65 and over had incomes below Statistics Canada's Low Income Cut-offs.<sup>8</sup> (Table 7.11)

The proportion of seniors with low incomes, however, has fallen sharply over the past decade and a half. Between 1980 and 1994, the incidence of low income among seniors fell from 34% to 19%.

While the incidence of low income among seniors has fallen since the early 1980s, it has risen among adults aged 18 to 64 and children under age 18. As a result, seniors were about as likely as children under age 18 to live in a low-income situation in 1994, although they were still somewhat more likely than all adults aged 18 to 64 to have low incomes: 19% versus 16%. Both situations, however, contrast sharply with those in the early 1980s, when seniors were more than twice as likely as children and other adults to live in a low-income situation.

Among seniors, women are considerably more likely than men to have low incomes. In 1994, 26% of all women aged 65 and over lived in a low-income

<sup>8</sup> Families or individuals are classified as having low income if they spend, on average, at least 20 percentage points more of their pre-tax income than the Canadian average on food, shelter, and clothing. Using 1992 as the base year, families and individuals with incomes below the Low Income Cut-offs usually spend more than 54.7% of their income on these items and are considered to be in straitened circumstances. The number of people in the family and the size of the urban or rural area where the family resides are also taken into consideration. For 1994, for example, the low income cut-off for a one-person household in an urban area with a population of 500,000 or over was \$16,511, while the figure for a two-person household in the same area was \$20,639. Note, however, that Statistics Canada's Low Income Cut-offs are not official poverty lines. They have no officially recognized status as such, nor does Statistics Canada promote their use as poverty lines.

situation, compared with 11% of their male counterparts. As well, the gap between rates of low income of senior women and men is currently wider than it was in the early 1980s, as rates of low income have declined faster among men.

This has occurred, in large part, because most gains in the overall incomes of seniors have been accounted for by increases in income from work-based pension plans, both public and private, and senior men are far more likely than their female counterparts to have participated in the paid work force and therefore to be eligible for these benefits.

There is also variation in the proportion of seniors with low incomes in different provinces. In 1995, 20% of all Quebec residents aged 65 and over had incomes below the Low Income Cut-offs, as did 17% of those in Manitoba and Newfoundland and 16% of those in Nova Scotia, Alberta, and British Columbia. In contrast, only 14% of seniors in Saskatchewan and New Brunswick, 13% of those in Ontario, and just 10% of those in Prince Edward Island had low incomes. (Table 7.12)

### Low income and family status among seniors

Unattached seniors are far more likely than those that live in families to have low incomes. In 1994, 48% of all unattached individuals aged 65 and over were considered to have low incomes, compared with only 6% of seniors that lived with either their spouse or other immediate family members. (Table 7.13)

Among unattached seniors, women are considerably more likely than their male counterparts to have low incomes. In fact, more than half of these women (53%) lived in a low-income situation in 1994, versus 32% of unattached men aged 65 and over. In contrast, there was almost no difference in the proportions of senior women and men living in a family with low income.

The incidence of low income among both unattached senior women and men has dropped sharply since the early 1980s. Between 1980 and 1994, the share of these women with low incomes fell from 72% to 53%, while among men the figure fell from 61% to 32%.

There has also been a sharp drop in the percentage of seniors living in families with low incomes. In 1994, 6% of both women and men aged 65 and over who were part of a family lived in a low-income situation, down from 18% for both in 1980.

Families headed by seniors have lower rates of low income than most types of non-elderly families. In 1994, 7% of families headed by people aged 65 and over had low incomes, compared with 15% of non-elderly couples, 32% of lone-parent families headed by men, and 56% of female-headed lone-parent families. (Table 7.14)

### Non-money income factors and low income among seniors

The overall level of low income among seniors, however, may overstate to some degree the actual level of hardship among people in this age group because this measure refers only to direct money income and does not include factors such as non-money income benefits.





The low-income levels discussed above, for example, are based on pre-tax incomes. As reported in the following section, however, seniors generally pay less in personal taxes than younger people, in part, because of the age and other exemptions and credits. The provinces and territories also offer various programs which reduce seniors' provincial income tax, or aid with shelter costs by reducing property taxes. Seniors are also eligible to claim cost reductions on a variety of goods and services ranging from drugs and public transportation to movies and other recreational events.

The measure of low income discussed above may also be overstated to some degree in that it does not take into account accumulated wealth. Unfortunately, there are no data currently available on the accumulated wealth of Canadian seniors; however, as reported in the chapter on housing, seniors are generally more likely than young people to own their homes and to have paid off their mortgages. As a result, while 51% of unattached seniors had low incomes in 1991, only 36% were considered to have a housing affordability problem.<sup>9</sup> In addition, only 17% of unattached seniors who owned their home were considered to have a housing affordability problem.<sup>10</sup>

### Expenditures of seniors

Seniors devote somewhat greater shares of their overall spending to basics such as food and shelter than people under age 65. For example, in 1992, food and shelter costs accounted for 33% of all expenditures by households with two or more persons headed by people aged 65 and over, compared with 29% of those with head under age 65. (Table 7.15)

It should be noted, however, that some of this difference may result from differences in household composition. The large majority of senior multi-person households are made up of married couples without children living at home, whereas more than half of non-elderly multi-person households have children.

Seniors living alone devote an even greater share of their total spending to food and shelter costs. In 1992, 44% of all expenditures made by these seniors, versus 33% of those of individuals aged 15 to 64, went to cover these items. (Table 7.16)

The actual dollar amounts seniors spend on food and shelter, however, are considerably lower than those expended by younger people. Multi-person households headed by seniors, for example, spent almost 50% less on these items in 1992 than those with heads under age 65. (Table 7.15)

Gifts and contributions also account for a relatively large share of the overall spending of seniors. In 1992, gifts and contributions represented 6% of the total spending of multi-person households headed by seniors and 9% of that of people aged 65 and over who lived alone. In both cases, these figures were more than

<sup>9</sup> Those with housing affordability problems include families and unattached individuals that spend 30% or more of their total household income on shelter costs. It should be noted, however, that those paying 30% or more of their income on shelter may not necessarily have a housing affordability problem; some, for example, may be paying down their mortgage quickly.

<sup>10</sup> Source: Statistics Canada, 1991 Census of Canada.

twice those of their counterparts aged 15 to 64. Indeed, this category was the only one in which the actual dollars expended by seniors, \$2,000 by senior multi-person households and \$1,500 by those living alone, exceeded figures for people in younger age groups.

On the other hand, seniors devote smaller shares of their overall spending to clothing and education than people in younger age ranges. Seniors also spend much less on security items such as insurance. In 1992, security items accounted for only about 1% of all spending of both elderly multi-person households and individuals who lived alone, compared with over 5% of that by their younger counterparts.

Seniors also pay less in taxes than younger people. In 1992, personal taxes accounted for 16% of the total expenditures of households with two or more persons headed by seniors and 12% of that of individuals aged 65 and over who lived alone. In contrast, both multi-person households with head under age 65 and people aged 15 to 64 who lived alone paid about 20% of their total spending on personal taxes. In actual dollars, the personal taxes paid by elderly multi-person households and individuals aged 65 and over who lived alone were both less than 50% the figures paid by younger groups.

Table 7.1

**Average income, 1994**

	Men	Women	Total
		\$	
People aged:			
15-24	10,837	9,361	10,118
25-34	30,655	21,293	26,203
35-44	38,882	23,944	31,779
45-54	41,016	24,012	33,096
55-64	33,331	16,871	25,841
65 and over	24,514	14,923	19,067
Total	30,760	18,916	24,981

Source: Statistics Canada, Catalogue no. 13-207-XPB.

Table 7.2

## Average income of families, by type, 1980-1994

		Non-elderly families <sup>1</sup>					
	Elderly families <sup>2</sup>	Married couples only	Two-parent families with children	Other married couples	Lone-parent families		Other
					Male head	Female head	
Constant 1994 \$							
1980	37,521	55,656	58,516	75,470	38,504	24,216	41,473
1981	35,877	53,144	57,723	76,290	44,048	24,343	44,497
1982	37,748	51,129	56,372	74,271	40,265	22,365	44,001
1983	35,345	51,763	56,173	70,929	36,509	22,176	39,852
1984	37,762	51,087	56,432	69,177	38,760	22,998	41,977
1985	38,148	52,130	58,084	72,505	37,523	23,026	41,735
1986	38,192	52,117	59,250	76,290	38,386	22,801	44,511
1987	36,891	54,068	60,633	75,055	46,850	23,419	43,883
1988	37,898	55,860	61,767	77,080	41,165	23,661	45,141
1989	42,597	55,031	63,599	78,938	48,219	25,470	46,724
1990	41,943	55,273	62,302	79,944	39,207	23,877	46,633
1991	41,162	54,926	60,836	75,867	38,236	22,901	45,253
1992	39,812	56,958	61,260	75,345	40,389	24,234	41,255
1993	40,559	54,090	59,800	75,345	34,813	23,145	43,247
1994	40,183	54,142	61,105	76,570	34,869	24,057	44,890

<sup>1</sup> Head under age 65.<sup>2</sup> Head aged 65 and over.

Source: Statistics Canada, Catalogue no. 13-207-XPB.

Table 7.3

## Average income of unattached individuals, 1994

	Men	Women	Total
\$			
People aged:			
15-24	16,145	12,290	14,408
25-34	28,788	24,915	27,444
35-44	31,914	26,799	30,256
45-54	32,277	26,435	29,755
55-59	28,038	22,155	24,683
60-64	24,670	19,892	21,787
65-69	23,849	18,749	20,468
70 and over	23,751	16,680	18,270
Total 65 and over	23,782	17,106	18,780
Total	27,309	20,183	23,746

Source: Statistics Canada, Catalogue no. 13-207-XPB.



Table 7.4

**Average income of unattached individuals, 1980-1994**

	Unattached individuals aged					
	15-64			65 and over		
	Men	Women	Total	Men	Women	Total
Constant 1994 \$						
1980	28,042	21,079	24,893	18,617	14,854	15,891
1981	29,964	22,158	26,405	19,172	15,587	16,546
1982	28,173	22,723	25,749	21,627	15,589	17,075
1983	27,501	21,779	25,020	18,541	14,743	15,678
1984	27,158	21,200	24,557	20,033	15,891	16,873
1985	27,566	21,844	25,142	20,394	16,394	17,327
1986	27,600	22,371	25,343	18,217	16,513	16,915
1987	27,353	23,334	25,627	20,125	17,149	17,865
1988	29,032	22,598	26,252	20,476	16,627	17,526
1989	28,867	23,990	26,750	22,485	17,856	18,970
1990	29,437	23,941	27,132	21,749	18,175	19,049
1991	27,246	22,903	25,387	21,194	18,091	18,863
1992	27,483	23,264	25,764	22,433	17,838	18,978
1993	27,195	23,436	25,680	20,873	16,888	17,916
1994	27,867	22,304	25,604	23,782	17,106	18,780

Source: Statistics Canada, Catalogue no. 13-207-XPB.

Table 7.5

**Average income of seniors by province, 1994**

	All seniors			Unattached seniors			Families with head aged 65 and over
	Men	Women	Total	Men	Women	Total	
	\$						
Newfoundland	17,556	11,061	14,057	19,176	14,156	15,502	29,107
Prince Edward Island	23,822	13,079	17,684	17,320	16,531	16,782	40,636
Nova Scotia	22,546	13,651	17,422	19,157	16,205	17,013	36,170
New Brunswick	20,406	14,222	16,853	15,892	16,070	16,022	36,096
Quebec	22,179	13,763	17,265	21,303	15,758	17,129	36,113
Ontario	26,417	15,864	20,434	29,829	18,177	20,936	43,833
Manitoba	21,384	14,923	17,714	18,467	17,431	17,694	35,651
Saskatchewan	22,615	15,062	18,422	21,037	17,784	18,519	38,114
Alberta	25,934	15,923	20,411	19,761	18,047	18,500	44,788
British Columbia	26,218	14,841	19,910	22,362	16,522	18,167	40,753
Canada	24,514	14,923	19,067	23,782	17,106	18,780	40,183

Source: Statistics Canada, Survey of Consumer Finances.



Table 7.6

**Composition of income of seniors, 1981 and 1994**

	1981 <sup>1</sup>		1994	
	\$	%	\$	%
Wages and salaries	1,541	9.4	938	4.9
Net income from self-employment	452	2.8	399	2.1
Total employment income	1,992	12.1	1,337	7.0
RRSPs <sup>2</sup>	--	--	721	3.8
Other investment income				
Interest/bonds	3,564	21.7	1,793	9.4
Dividends	457	2.8	418	2.2
Other	386	2.4	381	2.0
Total other investment income	4,407	26.9	2,592	13.6
Income from government transfers				
Old Age Security <sup>3</sup>	5,573	34.0	5,752	30.2
C/QPP	1,592	9.7	3,906	20.4
Unemployment insurance	35	0.2	63	0.3
Social assistance	224	1.4	191	1.0
Other government transfers	257	1.6	517	2.7
Total government transfers	7,681	46.8	10,428	54.7
Retirement pensions <sup>2</sup>	2,014	12.3	3,648	19.1
Other money income	291	1.8	341	1.8
Total	16,385	100.0	19,067	100.0

<sup>1</sup> Expressed in 1994 dollars.<sup>2</sup> Data on income from RRSPs were included with retirement pensions in 1981.<sup>3</sup> Includes Guaranteed Income Supplements.

Source: Statistics Canada, Survey of Consumer Finances.



Table 7.7

**Composition of income of individuals, 1994**

	People aged					
	15-64			65 and over		
	Men	Women	Total	Men	Women	Total
	%					
Wages and salaries	80.5	77.8	79.6	6.7	2.8	4.9
Net income from self-employment	7.3	4.0	6.2	3.0	1.0	2.1
Total employment income	87.9	81.9	85.7	9.6	3.8	7.0
RRSPs	0.1	0.1	0.1	4.1	3.4	3.8
Other investment income						
Interest/bonds	0.9	1.6	1.1	8.3	10.9	9.4
Dividends	0.6	0.5	0.5	2.4	1.9	2.2
Other	0.5	0.6	0.5	2.4	1.5	2.0
Total other investment income	2.0	2.6	2.2	13.0	14.3	13.6
Income from government transfers						
Old Age Security <sup>1</sup>	--	0.2	0.1	22.1	40.3	30.2
C/QPP	0.8	1.4	1.0	21.0	19.8	20.4
Unemployment insurance	2.6	3.0	2.8	0.5	0.1	0.3
Social assistance	1.6	3.4	2.3	0.5	1.6	1.0
Other government transfers	1.8	3.9	2.6	2.6	2.8	2.7
Total government transfers	6.9	11.9	8.7	46.7	64.7	54.7
Retirement pensions	2.1	1.6	1.9	24.8	12.0	19.1
Other money income	1.1	1.9	1.4	1.7	1.9	1.8
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total income (\$)	31,701	19,796	26,067	24,514	14,923	19,067

<sup>1</sup> Includes Guaranteed Income Supplements.

Source: Statistics Canada, Survey of Consumer Finances.



Table 7.8

## Composition of income of seniors, by family status, 1994

	Families with head aged 65 and over	Unattached seniors		
		Men	Women	Total
		%		
Wages and salaries	17.8	6.6	2.2	3.6
Net income from self-employment	2.9	4.1	0.4	1.6
Total employment income	20.7	10.7	2.7	5.2
RRSPs	3.3	5.6	2.4	3.4
Other investment income				
Interest/bonds	8.7	9.4	9.6	9.5
Dividends	2.1	2.0	2.0	2.0
Other	2.1	1.6	1.4	1.4
Total other investment income	12.9	13.0	13.0	13.0
Income from government transfers				
Old Age Security <sup>1</sup>	22.1	25.1	39.8	35.1
C/QPP	17.0	20.6	21.6	21.3
Unemployment insurance	1.1	0.7	0.1	0.3
Social assistance	1.0	1.0	2.0	1.6
Other government transfers	2.3	2.8	3.6	3.4
Total government transfers	43.5	50.2	67.0	61.7
Retirement pensions	17.9	18.9	13.7	15.3
Other money income	1.6	1.7	1.2	1.4
Total	100.0	100.0	100.0	100.0
Total income (\$)	40,183	23,782	17,106	18,780

<sup>1</sup> Includes Guaranteed Income Supplements.

Source: Statistics Canada, Survey of Consumer Finances.

Table 7.9

## Membership in employer-sponsored pension plans, 1984-1994<sup>1</sup>

	Men		Women		Total	
	Total members (000s)	% of paid male workers	Total members (000s)	% of paid female workers	Total members (000s)	% of all paid workers
1984	3,039.4	52.4	1,525.2	35.9	4,564.6	45.4
1986	3,047.2	50.1	1,621.2	35.6	4,668.4	43.9
1988	3,082.4	48.4	1,762.7	35.8	4,845.1	42.9
1990	3,128.2	47.0	1,981.1	37.4	5,109.4	42.7
1992	3,129.3	49.2	2,188.8	40.8	5,318.1	45.4
1994	2,966.1	46.8	2,248.6	41.9	5,214.6	44.6

<sup>1</sup> As of January 1<sup>st</sup> of each year.

Source: Statistics Canada, Catalogue 74-507-XPB.

Table 7.10

## Contributors to Registered Retirement Savings Plans, 1982-1993

	Men			Women			Total		
	000s	% of all male taxfilers	Average contribution <sup>1</sup> (\$)	000s	% of all female taxfilers	Average contribution <sup>1</sup> (\$)	000s	% of all taxfilers	Average contribution <sup>1</sup> (\$)
1982	1,393.6	17.5	3,434	706.7	9.7	2,753	2,100.3	13.8	3,205
1983	1,505.8	18.8	3,415	823.4	11.3	2,701	2,329.2	15.2	3,162
1984	1,684.4	20.8	3,364	960.6	12.9	2,614	2,645.1	17.0	3,095
1985	1,807.4	21.9	3,402	1,085.5	14.2	2,682	2,892.9	18.2	3,132
1986	1,974.4	23.1	3,593	1,242.0	15.6	2,731	3,216.4	19.4	3,260
1987	2,119.4	24.1	3,577	1,364.2	16.4	2,712	3,483.7	20.4	3,238
1988	2,291.8	25.4	3,656	1,510.5	17.6	2,882	3,802.3	21.6	3,348
1989	2,470.6	26.7	3,640	1,690.9	19.1	2,759	4,161.4	23.0	3,282
1990	2,435.1	25.6	3,099	1,704.8	18.4	2,381	4,139.9	22.1	2,803
1991	2,688.8	28.1	3,431	1,928.8	20.3	2,385	4,617.6	24.2	2,994
1992	2,784.2	28.6	3,572	2,052.2	21.1	2,488	4,836.4	24.9	3,112
1993	2,942.0	29.6	3,897	2,190.2	22.2	2,756	5,132.3	25.9	3,410

<sup>1</sup> In constant 1993 dollars.

Source: Revenue Canada, Taxation Statistics.

Table 7.11

Percentage of the population with low income, 1980-1994<sup>1</sup>

	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994
	%														
People aged:															
Under 18															
Males	15.5	16.2	18.6	20.2	21.0	19.3	17.7	17.3	15.7	15.5	17.3	19.0	19.1	21.0	18.9
Females	16.1	16.6	19.6	19.4	21.0	19.6	17.5	18.0	16.5	15.1	18.2	18.7	19.3	21.7	20.1
Total	15.8	16.4	19.1	19.8	21.0	19.5	17.6	17.7	16.1	15.3	17.8	18.9	19.2	21.3	19.5
18-64															
Men	11.6	11.5	13.5	14.9	14.6	13.8	13.0	12.9	11.6	10.6	11.8	13.2	14.1	14.3	14.2
Women	15.5	15.0	16.1	17.6	18.1	17.1	16.1	15.9	15.2	13.9	15.2	16.2	17.0	17.6	17.5
Total	13.6	13.3	14.8	16.3	16.4	15.4	14.6	14.4	13.4	12.3	13.5	14.7	15.5	15.9	15.9
65 and over															
Men	26.6	26.5	20.0	22.7	22.0	20.1	19.3	17.6	16.6	14.0	13.7	14.0	12.7	14.8	10.7
Women	39.8	39.5	36.0	38.3	35.1	33.9	32.0	31.2	32.7	28.7	27.1	27.8	26.8	28.8	25.8
Total	34.0	33.8	29.1	31.5	29.5	28.0	26.6	25.4	25.8	22.4	21.3	21.9	20.8	22.8	19.3

<sup>1</sup> Based on Statistics Canada's Low Income Cut-offs, 1992 base.

Source: Statistics Canada, Catalogue no. 13-207-XPB.

Table 7.12

Percentage of seniors with low income, by province, 1994<sup>1</sup>

	Men	Women	Total
	%		
Newfoundland	15.1	18.4	16.7
Prince Edward Island	8.0	11.8	9.9
Nova Scotia	13.8	18.0	15.8
New Brunswick	11.7	17.0	14.3
Quebec	17.3	22.7	19.9
Ontario	10.5	14.6	12.5
Manitoba	14.5	19.7	17.0
Saskatchewan	12.2	16.8	14.4
Alberta	13.5	18.3	15.8
British Columbia	13.7	18.7	16.1
Canada	13.3	18.0	15.6

<sup>1</sup> Based on Statistics Canada's Low Income Cut-offs, 1992 base.

Source: Statistics Canada, Survey of Consumer Finances.



Table 7.13

Percentage of seniors with low income, by family status, 1980-1994<sup>1</sup>

	In families			Unattached individuals		
	Men	Women	Total	Men	Women	Total
1980	18.0	17.5	17.8	60.7	71.6	68.6
1981	18.6	16.8	17.8	57.3	70.0	66.6
1982	13.4	13.3	13.3	52.3	70.4	65.9
1983	14.7	12.5	13.7	57.0	71.3	67.8
1984	15.6	14.5	15.0	54.6	65.7	63.1
1985	14.2	13.1	13.6	50.2	64.1	60.9
1986	13.4	11.8	12.6	48.4	61.2	58.1
1987	12.4	10.7	11.5	41.9	59.3	55.1
1988	11.9	10.9	11.4	38.9	61.4	56.1
1989	9.4	8.4	8.9	35.5	56.6	51.5
1990	7.4	6.6	7.0	41.0	53.8	50.7
1991	7.8	8.2	8.0	40.7	54.2	50.9
1992	7.9	8.2	8.1	34.9	54.0	49.2
1993	8.9	8.4	8.7	39.0	56.4	51.9
1994	5.9	6.3	6.1	31.8	52.9	47.6

<sup>1</sup> Based on Statistics Canada's Low Income Cut-offs, 1992 base.

Source: Statistics Canada, Catalogue no. 13-207-XPB.

Table 7.14

Percentage of families with low income, 1980-1994<sup>1</sup>

	Elderly families <sup>3</sup>	Non-elderly couples <sup>2</sup>				Lone-parent families <sup>2</sup>	
		Without children	With children	With other relatives	Total	Male head	Female head
				%			
1980	19.2	6.7	9.7	4.1	12.4	25.4	57.3
1981	20.4	7.3	10.2	4.2	12.1	18.7	53.5
1982	14.9	8.9	11.9	4.9	14.1	26.1	59.3
1983	15.5	9.6	12.6	6.0	15.1	28.6	60.7
1984	16.9	9.9	13.1	6.1	15.6	27.0	62.3
1985	15.2	8.5	11.8	4.7	14.3	26.9	61.1
1986	14.3	9.0	10.9	4.3	13.4	23.4	57.7
1987	12.9	9.0	10.3	4.5	13.2	18.4	58.3
1988	12.8	7.9	9.1	3.1	12.1	24.3	55.3
1989	10.1	7.3	8.7	2.8	11.3	20.3	52.9
1990	7.6	8.1	9.8	3.2	13.1	25.5	59.5
1991	8.2	9.1	10.8	3.7	13.8	22.6	60.3
1992	8.7	8.6	10.6	5.6	14.4	18.9	56.9
1993	9.7	9.6	12.2	3.6	15.5	30.9	59.0
1994	7.1	9.4	11.5	5.5	14.6	32.2	56.4

<sup>1</sup> Based on Statistics Canada's Low Income Cut-offs, 1992 base.<sup>2</sup> Head under age 65.<sup>3</sup> Head aged 65 and over.

Source: Statistics Canada, Catalogue no. 13-207-XPB

Table 7.15

**Household expenditures, 1992**

	Households with 2 or more persons with head under age 65		Households with 2 or more persons with head aged 65 and over	
	\$	%	\$	%
Food	6,693	12.3	4,948	15.1
Shelter	9,232	16.9	5,773	17.6
Household operation	2,369	4.3	1,429	4.4
Household furnishings and equipment	1,670	3.1	1,037	3.2
Clothing	2,781	5.1	1,388	4.2
Transportation	6,816	12.4	4,815	14.7
Health care	979	1.8	887	2.7
Personal care	1,018	1.9	650	2.0
Recreation	2,812	5.1	1,664	5.1
Reading material	273	0.4	236	0.7
Education	593	1.1	117	0.4
Tobacco products and alcoholic beverages	1,648	3.0	988	3.0
Miscellaneous	1,591	2.9	1,095	3.3
Personal taxes	11,731	21.4	5,246	16.0
Security	3,010	5.5	507	1.5
Gifts and contributions	1,410	2.6	2,018	6.2
Total	54,627	100.0	32,797	100.0

Source: Statistics Canada, Family Expenditure Survey.

Table 7.16

**Expenditures of one-person households, 1992**

	People living in one-person households aged			
	15-64		65 and over	
	\$	%	\$	%
Food	3,311	11.4	2,476	14.7
Shelter	6,383	22.0	4,966	29.6
Household operation	1,123	3.9	932	5.5
Household furnishings and equipment	781	2.7	398	2.4
Clothing	1,161	4.0	581	3.4
Transportation	3,092	10.7	1,464	8.7
Health care	569	2.0	422	2.5
Personal care	444	1.5	358	2.1
Recreation	1,344	4.6	604	3.6
Reading material	204	0.7	135	0.8
Education	147	0.5	7	--
Tobacco products and alcoholic beverages	1,202	4.1	413	2.4
Miscellaneous	814	2.8	291	1.7
Personal taxes	5,686	19.6	2,080	12.4
Security	1,503	5.2	184	1.1
Gifts and contributions	1,262	4.3	1,486	8.8
Total	29,026	100.0	16,797	100.0

Source: Statistics Canada, Family Expenditure Survey.



Table 7.17

**Expenditures of seniors living in one-person households, 1992**

	Men		Women	
	\$	%	\$	%
Food	2,610	14.6	2,436	14.8
Shelter	4,460	25.0	5,116	31.0
Household operation	942	5.3	929	5.6
Household furnishings and equipment	395	2.2	399	2.4
Clothing	396	2.2	636	3.9
Transportation	2,438	13.6	1,175	7.1
Health care	378	2.1	436	2.6
Personal care	200	1.1	405	2.4
Recreation	436	2.4	653	4.0
Reading material	156	0.9	129	0.8
Education	--	--	8	--
Tobacco products and alcoholic beverages	783	4.4	303	1.8
Miscellaneous	532	3.0	220	1.3
Personal taxes	2,639	14.8	1,915	11.6
Security	--	--	218	1.3
Gifts and contributions	1,426	8.0	1,504	9.1
Total	17,863	100.0	16,482	100.0

Source: Statistics Canada, Family Expenditure Survey.

# Senior Lifestyles

## Leisure time of seniors

Seniors generally have more leisure time than people in younger age ranges. In 1992, people aged 65 and over had an average of 7.7 hours of free time per day, more than two hours more per day than the figure for those aged 15 to 64 (5.4). (Table 8.1)

At the same time, however, almost half of all seniors, 47% in 1992, reported they never had time on their hands. As well, only 12% said they had time on their hands every day.<sup>1</sup>

Among seniors, men have somewhat more free time than women. In 1992, men aged 65 and over averaged 8.1 hours of leisure time per day, about a half an hour more per day than women in this age range, who averaged 7.5 hours of free time each day. Both senior men and women, though, had considerably more free time than their counterparts aged 15 to 64.

There is a particularly wide difference in the amounts of free time available to married senior men and women. In 1992, married men aged 65 and over had 8.3 hours of free time per day, over an hour more than their female counterparts, who averaged 7.2 hours of free time each day. (Table 8.2)

Both married senior men and women, however, have less free time than seniors who live alone. Indeed, unmarried men who lived alone had the most free time of all seniors in 1992, 8.6 hours per day; this compared with 8.3 hours per day for married senior men. At the same time, unmarried women who lived alone had 8.2 hours of daily free time, an hour a day more than both married senior women and unmarried senior women who lived with others.

## Seniors watching television

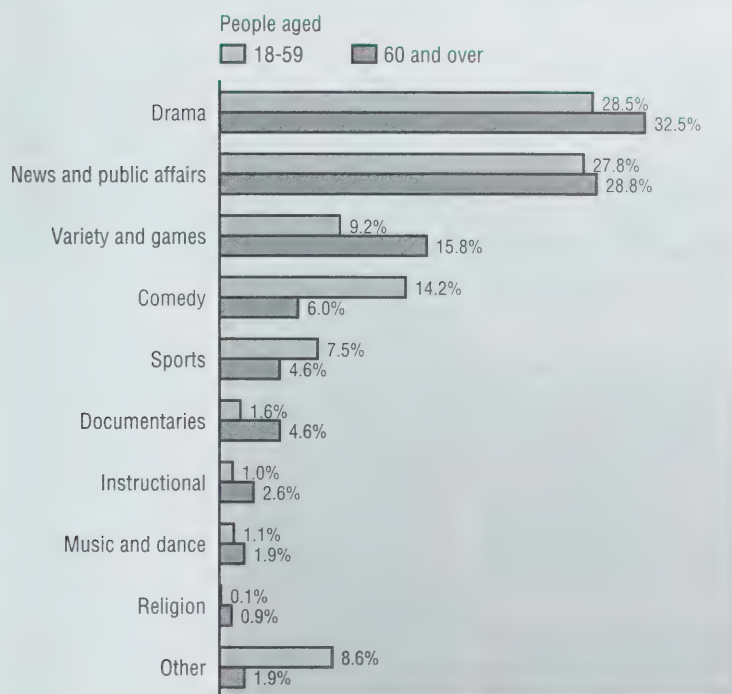
Television viewing accounts for much of the free time of seniors. In 1992, people aged 65 and over watched television an average of 3.3 hours per day, well over an hour more per day than the figure for those aged 15 to 64, who watched about 2 hours of television per day. (Table 8.1)

There is, however, a wide range in the amounts of time seniors spend watching television. In 1992, for example, 25% of people aged 65 and over watched less than an hour and a half of television each day, while another 25% watched close to 5 hours per day.<sup>1</sup>

Senior men generally watch more television than senior women. In 1992, men aged 65 and over averaged about 3.5 hours per day watching television, compared with 3.1 hours for women in this age range.

<sup>1</sup> Source: Statistics Canada, General Social Survey, 1992.

Chart 8.1

**Distribution of television viewing time, by type of program, 1994**

Source: Statistics Canada, Education, Culture and Tourism Division.

Married men watch the most television of all seniors. In 1992, these men averaged 3.8 hours per day watching television, compared with 3.5 hours for unmarried senior women who lived with others, 3.2 hours for both unmarried senior men and women who lived alone, and 3.0 hours for married senior women. (Table 8.2)

Dramas and news and public affairs account for the largest shares of the television viewing time of older Canadians. In 1994, 33% of the viewing time of people aged 60 and over was devoted to dramas, while 29% went to news and public affairs. Variety and game shows accounted for another 16% of the television viewing time of people in this age range, while 6% went to comedies, and 5% went to each of sports and documentaries. (Chart 8.1)

Overall, people aged 60 and over were more likely than people aged 18 to 59 to watch dramas, variety and game shows, and documentaries in 1994. On the other hand, they were less likely than their younger counterparts to watch comedy shows and sports.

### Time seniors spend socializing

Seniors also spend a considerable part of their day socializing. In 1992, people aged 65 and over spent about 2 hours per day engaged in this type of activity, about the same figure for people aged 15 to 64. (Table 8.1)

Typically, seniors living alone spend more time socializing than seniors who live with others. In fact, senior men who lived alone were the most socially active of all seniors, averaging 2.5 hours per day on this type of activity in 1992. This compared with 2.1 hours per day for senior women who lived alone and just over an hour and a half a day for married seniors, both male and female, and unmarried senior women who lived with others. (Table 8.2)

### Social activities of seniors in institutions

The majority of seniors living in an institution<sup>2</sup> see family members on a regular basis. In 1995, 61% of all people aged 65 and over living in an institution had visits with close relatives at least once a week, while 24% had such visits less regularly. (Table 8.3)

Many institutionalized seniors also get visits from friends. In 1995, 11% of these seniors had visits from close friends at least once a week and another 25% had visits from friends on a less regular basis.

<sup>2</sup> Includes residents of long-term health-care facilities such as hospitals, nursing homes, and residential facilities for persons with disabilities, but not those in long-term health-care facilities on military bases, in correctional facilities, or on Indian reserves.



### Active leisure activities of seniors

Seniors devote an average of almost an hour and a half a day to active leisure pursuits such as sports, hobbies, playing cards, and driving for pleasure. In fact, seniors spent somewhat more time on these activities in 1992 than people aged 15 to 64: 1.4 hours per day versus 1.1. (Table 8.1)

Indeed, most seniors participate in these and related activities. In 1991, 76% of people aged 65 and over living in a private household visited friends outside their home at least once a month, while 71% got out for a walk, 64% went for a drive, 64% went shopping, 62% dined out, 58% engaged in activities in a club, church, or community centre, and 48% played cards. (Table 8.4)

Among seniors, women devote more time to active leisure pursuits than men. In 1992, women aged 65 and over spent 1.5 hours per day on these activities, compared with 1.2 hours for their male counterparts.

Unmarried women who live alone spend the most amount of time of all seniors on active leisure pastimes. In 1992, these women devoted 1.8 hours per day to these types of activities. In contrast, unmarried women living with others spent just 0.8 hours per day participating in active leisure pursuits. (Table 8.2)

A majority of seniors living in an institution make social or recreational visits outside their facilities. In 1995, 56% of institutionalized seniors made at least one of these types of visits, with 13% going out at least weekly. (Table 8.3)

A substantial proportion of seniors living in an institution also participate in group activities within their institution. In 1995, 39% of people aged 65 and over living in an institution participated in a group activity within their facility. Of these, 10% participated in these activities daily, while the rest participated either weekly or less often. (Table 8.5)

### Physical activity of seniors

Many seniors are physically active. In 1995, 47% of all people aged 65 and over engaged in regular physical activity, while 14% took part in physical activity occasionally. (Table 8.6)

Among seniors, those aged 65 to 74 are more likely than their older counterparts to take part in physical activities. In 1995, over half (53%) of people aged 65 to 74 engaged in regular physical activities, versus 36% of those aged 75 and over.

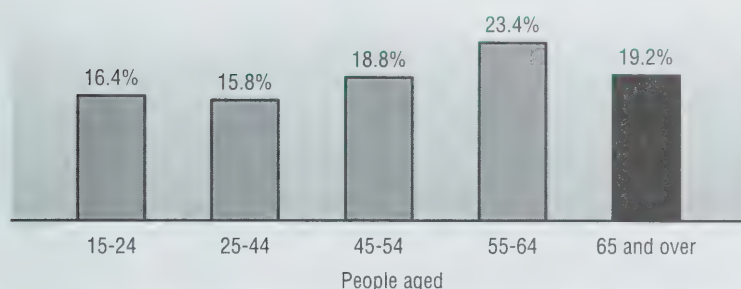
As well, senior men are more likely than women in this age range to undertake physical activities. In 1995, 50% of men aged 65 and over participated in regular physical activities, compared with 44% of senior women. Senior men were also more likely than their female counterparts to be physically active whatever the age range.

### Volunteer work

A substantial proportion of seniors participate in formal unpaid volunteer work. In 1992, 19% of all people aged 65 and over were involved in this type of activity. In fact, seniors were more likely than people in age groups under age 45 to be



Chart 8.2

**Percentage of the population performing volunteer work, 1992**

Source: Statistics Canada, General Social Survey, 1992.

involved in formal volunteer work, while they were about as likely as those aged 45 to 54 to engage in this type of activity. (Chart 8.2)

Overall, seniors devoted an average of about a half an hour per day to unpaid volunteer work in 1992. Senior men, however, spent about twice as much time as senior women on these activities. That year, men aged 65 and over devoted almost an hour per day to unpaid volunteer work, compared with less than a half an hour per day for women in this age range.<sup>1</sup>

Substantial numbers of seniors also engage in other unpaid work activities such as looking after children. In 1995, just under 20% of people aged 65 and over looked after children at least once a week. Of these seniors, 4% looked after children for 15 or more hours per week, 8% spent 5 to 14 hours per week on this activity, and 6% watched children for less than 5 hours a week. (Table 8.7)

A similar share of seniors provide unpaid care to other seniors. In 1995, 23% of people aged 65 and over gave this kind of support or assistance to other seniors at least once a week. (Table 8.8)

Seniors aged 65 to 74 are more likely than older seniors to provide unpaid care or assistance to other seniors. Still, in 1995, 13% of those aged 85 and over gave this kind of support to other seniors at least once a week.

### Religious activity of seniors

Seniors are more likely than people in younger age groups to attend church or other religious functions on a regular basis. In 1994, 38% of people aged 65 and over went to church at least once a week, compared with 33% of those aged 55 to 64, 25% of those aged 45 to 54, and only around 15% of those in age groups under age 45. (Table 8.9)

### Travel of seniors

Seniors are less likely than younger people to travel within Canada. In 1994, seniors made an average of 3.2 trips per person within Canada, only about half the figures for those in age groups under age 65. (Table 8.10)

Seniors, however, are travelling more in Canada now than they did in the past. In 1994, seniors made an average of 3.2 domestic trips per person, up from around 2 trips per person in the early 1980s.

On the other hand, seniors are about as likely as people aged 25 to 44 and 55 to 64 to travel internationally. In 1995, people aged 65 and over made an average of 0.6 international trips per person, the same figure for 25 to 44-year-olds and slightly above that for those aged 55 to 64. Seniors, though, were less likely to go abroad than people aged 45 to 54, who averaged one international trip per person that year. (Chart 8.3)

Almost all travel undertaken by seniors is for personal reasons. In fact, 95% of all domestic trips made by seniors in 1994 were for personal reasons. That year, 43% of these trips involved visiting friends or relatives, 34% were for pleasure, and 18% were for other personal activities. (Table 8.11)

Personal reasons also accounted for over 90% of all international trips made by seniors in 1995. Of these trips, 49% were holidays or vacations, 25% were to visit family or friends, and 18% were for other personal reasons. (Table 8.12)

### Travel restrictions among seniors with disabilities

Most seniors with disabilities are able to get around their local communities without assistance; a substantial share, however, are either housebound or require assistance travelling short distances. In 1991, 8% of all people aged 65 and over with disabilities living in a private household were housebound, while 22% needed an attendant or companion to help with short-distance trips. (Table 8.13)

Among seniors with disabilities, women are more likely than men to encounter problems travelling within their communities. In 1991, 9% of women aged 65 and over with disabilities, versus 6% of their male counterparts, were housebound. A further 27% of these women, compared with 15% of men, required a companion or attendant in order to make short-distance trips.

Seniors with disabilities also have some difficulty making long-distance trips. In 1991, 20% of all persons aged 65 and over with disabilities reported they were unable to travel long distances because of their condition, while 21% required an attendant or companion to make such a trip and 4% required specialized services or facilities in order to make long-distance trips. (Table 8.14)

### Time seniors spend on personal care

Seniors devote a considerable share of their day to personal care activities such as sleeping, eating, and washing and dressing. In 1992, people aged 65 and over averaged 11.7 hours, almost half their day, on these activities. This was about an hour and a half more per day than people aged 15 to 64, who averaged 10.3 hours per day on personal care. (Table 8.15)

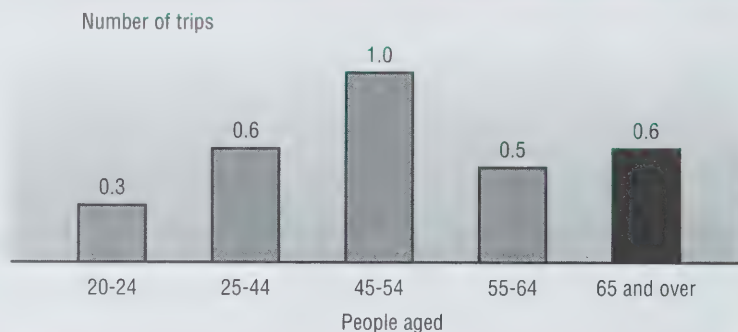
Sleep accounts for much of the personal care time of seniors. In 1992, seniors slept an average of 8.4 hours per day, about a half an hour more per day than the figure for people aged 15 to 64 (8.0). As well, senior women slept slightly longer, on average, than men in this age range: 8.5 hours per day versus 8.3.

Among seniors, unmarried women who live with others sleep the most of any group. In 1992, these women averaged almost 9 hours of sleep each day. (Table 8.16)



Chart 8.3

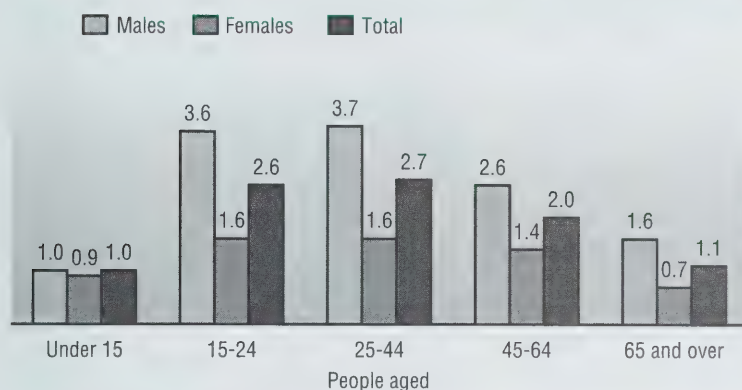
### International trips taken per person, 1995



Source: Statistics Canada, Education, Culture and Tourism Division.



Chart 8.4

**Homicide victims per 100,000 population, 1995**

Source: Statistics Canada, Canadian Centre for Justice Statistics.

Seniors also spend more time at meals than people in younger age ranges. In 1992, people aged 65 and over spent an average of 1.5 hours at meals, compared with 1.2 hours for those aged 15 to 64. Seniors also spent almost three-quarters of an hour more per day than their younger counterparts on other personal care activities such as washing and dressing: 1.9 hours per day versus 1.2.

### Criminal victimization and the fear of crime among seniors

Seniors are much less likely than people in younger age ranges to be the victims of a crime. For example, in 1995, there were 1.1 senior homicide victims for every 100,000 people aged 65 and over, compared with 2.7 among those aged 25 to 44, 2.6 among 15 to 24-year-olds, and 2.0 among those aged 45 to 64. (Chart 8.4)

Senior men are more likely than senior women to be the victims of a homicide. In 1995, there were 1.6 murders for every 100,000 men aged 65 and over, compared with a figure of 0.7 among women in this age range.

Seniors are also much less likely than people in younger age ranges to be the victim of an attack on their person or property. In 1993, 6% of people aged 65 and over were victims of a personal crime, compared with 17% of people aged 45 to 64, 27% of those aged 25 to 44, and 37% of 15 to 24-year-olds. (Table 8.17)

Senior men are also slightly more likely than senior women to be the victims of a personal crime. In 1993, 8% of men aged 65 and over, versus 5% of women in this age range, had been the victims of a personal crime.

While the homicide and personal victimization rates for seniors are lower than those for people in younger age ranges, seniors are more likely than younger people to feel unsafe when walking alone in their neighbourhoods after dark. In 1993, 41% of people aged 65 and over said that they felt very or somewhat unsafe when walking alone in their neighbourhoods after dark, compared with 26% of those aged 45 to 64 and 23% of those in age groups under age 45. (Table 8.18)

Female seniors are considerably more likely than their male contemporaries to feel unsafe when walking alone in their neighbourhood after dark. In 1993, over half (57%) of women aged 65 and over, as opposed to 19% of men in this age range, reported feeling unsafe when alone on their neighbourhood streets after dark.

Fewer seniors, however, feel worried when home alone at night. In 1993, 23% of people aged 65 and over said that they were either very or somewhat worried about being home alone at night, slightly below figures reported by younger people. (Table 8.19)

Again, senior women are more likely than senior men to feel unsafe when at home alone. In 1993, 27% of women aged 65 and over reported feeling unsafe when home alone after dark, compared with 17% of men in this age range. Senior women, though, were less likely than women in age groups under age 65 to report concerns about their safety when home alone, whereas senior men were more concerned about their safety when home alone at night than their younger counterparts.

### Computer literacy among seniors

Seniors are considerably less likely than younger people to use a computer. In 1994, only 10% of people aged 65 and over were computer users, compared with 47% of those aged 45 to 64 and well over half of people in age groups under age 45. (Table 8.20)

Among seniors, men are somewhat more likely than women to use a computer. In 1994, 14% of men aged 65 and over, compared with 8% of women, were computer users.

As with people in younger age groups, senior computer users engage in a wide variety of computer activities. In 1994, 36% of all computer users aged 65 and over did word-processing, while 32% did record-keeping and 31% did data entry. At the same time, 15% used computers to play games and 14% did data analysis. Seniors, though, were considerably less likely than people in younger age groups to use computers for all of these purposes. (Table 8.21)

### Ownership of other electronic equipment

Seniors are also generally less likely than people in younger age groups to own technologically innovative equipment such as compact disc players and video-cassette recorders. For example, only 26% of families with head aged 65 and over had a compact disc player in 1995, less than half the figure among families with head aged 15 to 64 (57%). Similarly, just 14% of unattached seniors, versus 42% of those under age 65, had a CD player that year. (Table 8.22)

Seniors are also less likely than their younger counterparts to own a video-cassette recorder. In 1995, 43% of unattached individuals aged 65 and over had a VCR, compared with 72% of unattached individuals aged 15 to 64. At the same time, 72% of families with senior heads, versus 92% of families with head aged 15 to 64, had a VCR.



Table 8.1

## Average time spent on leisure activities, 1992

	People aged					
	15-64			65 and over		
	Men	Women	Total	Men	Women	Total
	Hours per day <sup>1</sup>					
Free time activities:						
Socializing	1.8	1.9	1.8	1.9	1.8	1.9
Television viewing	2.3	1.7	2.0	3.5	3.1	3.3
Other passive activities	0.5	0.5	0.5	1.4	1.1	1.2
Active leisure activities	1.2	1.0	1.1	1.2	1.5	1.4
Total leisure time	5.7	5.1	5.4	8.1	7.5	7.7

<sup>1</sup> Averaged over a 7-day week.

Source: Statistics Canada, General Social Survey, 1992.

Table 8.2

## Average time seniors spent on leisure activities, by family status, 1992

	Men		Women		
	Married	Unmarried Living alone	Married	Unmarried living alone	Unmarried living with others
	Hours per day <sup>1</sup>				
Free time activities:					
Socializing	1.7	2.5	1.6	2.1	1.7
Television viewing	3.8	3.2	3.0	3.2	3.5
Other passive leisure activities	1.5	1.7	1.0	1.3	1.2
Active leisure activities	1.3	1.2	1.5	1.8	0.8
Total leisure time	8.3	8.6	7.2	8.2	7.2

<sup>1</sup> Averaged over a 7-day week.

Source: Statistics Canada, General Social Survey, 1992.



Table 8.3

Visits made to and by people living in an institution, <sup>1</sup> 1995

	Frequency of visits						
	With close relatives		With close friends		Recreational trips outside the facility		
	At least once a week	Less than once a week	At least once a week	Less than once a week	At least once a week	Less than once a week	Not at all
	%						
People aged:							
Under 65							
Males	28.9	42.3	25.3*	16.9	51.2	30.9	14.7
Females	27.8	45.8	--	--	39.9	38.6	--
Total	28.4	43.7	21.1*	16.4	46.6	34.0	15.6
65 and over							
Men	55.3	27.0	13.7	23.7	15.4	47.1	34.4
Women	63.3	23.4	9.7	25.1	12.2	41.7	41.6
Total	61.1	24.4	10.8	24.7	13.0	43.1	39.7

<sup>1</sup> Includes residents of long-term health-care facilities such as hospitals, nursing homes, and residential facilities for persons with disabilities, but excludes those in long-term health-care facilities on military bases, in correctional institutions, or on Indian reserves.

\* Figures should be used with caution because of the small size of the sample.

Source: Statistics Canada, National Population Health Survey, 1995.

Table 8.4

## Percentage of seniors participating in selected activities outside the home in a typical month, 1991

	Men	Women	Total
	%		
Visit friends or relatives	74.3	77.2	76.0
Go shopping excluding groceries	55.8	69.4	63.6
Go to the movies	6.8	7.3	7.0
Eat out	59.9	63.8	62.1
Go for a drive	67.3	61.4	64.0
Go for a walk	73.3	69.9	71.4
Go to a club, church or community centre	53.9	61.9	58.4
Go to the library	20.1	22.7	21.6
Play cards or other games	47.4	48.0	47.8
Any of the above	97.6	98.3	98.0

Source: Statistics Canada, 1991 Survey on Ageing and Independence.

Table 8.5

**Percentage of people living in an institution<sup>1</sup> participating in group activities, 1995**

	Percentage of those who belong to a group/or participate in group activities	Frequency of group activities	
		Daily	Once a week or less
	%		
People aged:			
Under 65			
Males	65.2	30.6*	33.1
Females	60.0	19.3	39.2
Total	63.1	26.0*	35.6
65 and over			
Men	36.0	7.7	27.1
Women	40.6	11.3	27.7
Total	39.4	10.3	27.5

<sup>1</sup> Includes residents of long-term health-care facilities such as hospitals, nursing homes, and residential facilities for persons with disabilities, but excludes those in long-term health-care facilities on military bases, in correctional institutions, or on Indian reserves.

\* Figures should be used with caution because of the small size of the sample.

Source: Statistics Canada, National Population Health Survey, 1995.

Table 8.6

## Percentage of people living in a private household participating in physical activities, by frequency, 1995

	Frequency of physical activity				Total
	Regular	Occasional	Infrequent	Not Stated	
	%				
People aged:					
15-24					
Men	63.1	15.9	11.7	9.4	100.0
Women	58.5	20.6	15.1	5.8	100.0
Total	60.8	18.2	13.4	7.6	100.0
25-44					
Men	50.3	23.0	20.3	6.4	100.0
Women	50.2	22.4	25.1	2.2	100.0
Total	50.3	22.7	22.7	4.3	100.0
45-54					
Men	45.4	22.1	25.0	7.4	100.0
Women	49.9	23.1	24.9	--	100.0
Total	47.6	22.6	25.0	4.9	100.0
55-64					
Men	48.7	20.8	23.5	6.9	100.0
Women	58.1	14.4	24.2	--	100.0
Total	53.7	17.4	23.9	5.0	100.0
65-74					
Men	55.7	14.0	22.4	7.9	100.0
Women	50.6	16.4	29.8	3.1*	100.0
Total	52.9	15.3	26.5	5.3	100.0
75 and over					
Men	38.8	8.9*	35.8	16.4	100.0
Women	34.6	12.0	46.5	6.9	100.0
Total	36.3	10.7	42.2	10.8	100.0
Total 65 and over					
Men	49.9	12.3	27.0	10.8	100.0
Women	44.4	14.7	36.2	4.6	100.0
Total	46.8	13.7	32.3	7.3	100.0

\* Figures should be used with caution because of the small size of the sample.

Source: Statistics Canada, National Population Health Survey, 1995.



Table 8.7

## Percentage of seniors looking after children in a typical week, by number of hours, 1995

	Number of hours per week					Total
	Less than 5	5-14	15 or more	None	Not stated	
People aged:						
65-74						
Men	8.4	14.2	5.3	66.4	5.7	100.0
Women	6.3	8.6	6.6	72.6	6.0	100.0
Total	7.3	11.2	6.0	69.7	5.8	100.0
75-84						
Men	2.9	5.4	1.3	81.5	8.9	100.0
Women	5.7	2.7	1.2	78.6	11.8	100.0
Total	4.6	3.8	1.2	79.7	10.7	100.0
85 and over						
Men	--	--	--	93.4	6.7	100.0
Women	3.1	--	--	89.8	7.1	100.0
Total	2.2	--	--	90.8	7.0	100.0
Total 65 and over						
Men	6.5	11.2	3.9	71.8	6.6	100.0
Women	5.8	5.9	4.2	76.1	8.0	100.0
Total	6.1	8.2	4.1	74.2	7.4	100.0

Source: Statistics Canada, General Social Survey, 1995.

Table 8.8

## Percentage of seniors providing care or assistance to one or more seniors in a typical week, by number of hours, 1995

	Number of hours per week					Total
	Less than 5	5-9	10 or more	None	Not stated	
People aged:						
65-74						
Men	15.8	4.7	2.4	71.4	5.7	100.0
Women	15.2	5.6	5.0	68.6	5.6	100.0
Total	15.4	5.2	3.8	69.9	5.7	100.0
75-84						
Men	11.4	1.9	5.2	72.6	8.9	100.0
Women	14.4	3.7	4.0	66.4	11.4	100.0
Total	13.3	3.0	4.4	68.8	10.4	100.0
85 and over						
Men	10.8	--	0.4	82.2	6.7	100.0
Women	9.0	3.2	1.2	79.5	7.1	100.0
Total	9.4	2.3	0.9	80.3	7.0	100.0
Total 65 and over						
Men	14.4	3.7	3.1	72.2	6.6	100.0
Women	14.4	4.8	4.3	68.8	7.7	100.0
Total	14.4	4.3	3.8	70.3	7.2	100.0

Source: Statistics Canada, General Social Survey, 1995.

Table 8.9

**Percentage of people attending religious activities, by frequency, 1994**

	Frequency of attendance at religious activities					Total
	Once a week	Once a month	A few times/ once a year	Not at all	Other <sup>1</sup>	
	%					
People aged:						
15-24						
Men	12.4	7.7	27.6	24.9	27.4	100.0
Women	16.8	10.3	30.7	20.3	22.0	100.0
Total	14.6	9.0	29.1	22.6	24.8	100.0
25-44						
Men	12.1	11.4	27.7	26.7	22.1	100.0
Women	19.0	13.6	27.4	22.5	17.5	100.0
Total	15.5	12.4	27.6	24.6	19.8	100.0
45-54						
Men	20.4	8.1	27.8	27.1	16.5	100.0
Women	28.8	12.8	28.3	19.6	10.4	100.0
Total	24.7	10.4	28.0	23.3	13.4	100.0
55-64						
Men	27.3	11.8	19.3	24.1	17.5	100.0
Women	37.8	11.6	21.0	19.6	10.0	100.0
Total	32.6	11.7	20.2	21.8	13.7	100.0
65 and over						
Men	34.8	9.5	19.2	19.9	16.6	100.0
Women	40.9	11.8	17.4	20.1	9.8	100.0
Total	38.2	10.8	18.2	20.0	12.8	100.0

<sup>1</sup> Includes those with no religious affiliation.

Source: Statistics Canada, General Social Survey, 1994.





Table 8.10

## Domestic trips taken per person, 1982-1994

	1982	1984	1986	1988	1990	1992	1994
	Trips per person						
People aged:							
15-24	3.7	3.2	4.3	4.4	4.1	5.3	5.1
25-44	5.1	4.7	5.4	6.0	5.7	6.8	6.1
45-54	4.5	4.5	5.3	5.9	6.3	7.2	6.4
55-64	4.1	3.7	4.6	4.9	4.6	5.4	6.0
65-69	3.3	2.9	3.7	4.1	4.1	4.8	4.4
70 and over	1.5	1.4	1.8	1.9	2.1	2.7	2.5
Total 65 and over	2.2	1.9	2.4	2.7	2.8	3.4	3.2

Source: Statistics Canada, Catalogue nos. 87-504-XPB and 91-537-XPB.



Table 8.11

## Distribution of domestic trips, by reason for travel, 1994

	Reason for trip				
	Visiting friends/ relatives	Pleasure	Personal	Business/ conventions	Total
	%				
People aged:					
15-24	38.7	42.8	12.1	6.4	100.0
25-44	30.9	36.1	11.9	21.0	100.0
45-54	28.8	32.3	12.7	26.2	100.0
55-64	35.9	35.8	15.1	13.1	100.0
65-69	41.2	33.5	17.5	7.9	100.0
70 and over	44.8	33.5	19.0	2.8	100.0
Total 65 and over	43.1	33.5	18.3	5.1	100.0

Source: Statistics Canada, Catalogue no. 87-504-XPB.

Table 8.12

**Distribution of international trips, by reason for travel, 1995**

	Reason for trip					Total
	Visiting friends/ relatives	Holiday/ vacation	Other personal <sup>1</sup>	Business/ conventions	Other	
	%					
People aged:						
20-24	20.1	48.6	16.9	8.4	6.0	100.0
25-44	15.9	44.1	12.9	23.8	3.3	100.0
45-54	16.4	44.3	14.8	20.7	3.8	100.0
55-64	15.1	48.1	16.3	16.1	4.4	100.0
65 and over	24.6	49.0	17.6	3.9	4.7	100.0

<sup>1</sup> Includes visits to second homes and cottages; attending events or other attractions; education or study; medical reasons; and to attend family occasions such as weddings and shopping.

Source: Statistics Canada, Education, Culture and Tourism Division.

Table 8.13

**Local transportation indicators of persons with disabilities living in households, 1991**

	Housebound	Attendant/companion required for short- distance trips	Need specialized transit	Use specialized transit
	%			
People aged:				
15-34				
Men	3.3	8.4	3.4	2.1
Women	3.7	7.0	2.8	1.6
Total	3.4	7.7	3.1	1.8
35-54				
Men	3.7	7.4	0.9	1.4
Women	9.0	7.9	1.0	1.7
Total	6.4	7.7	0.9	1.5
55-64				
Men	4.3	7.8	2.2	1.4
Women	6.7	13.7	2.0	1.6
Total	5.4	10.7	2.1	1.5
65 and over				
Men	6.4	15.4	2.8	3.2
Women	9.4	27.1	2.2	6.8
Total	8.2	22.3	2.4	5.3

Source: Statistics Canada, 1991 Health and Activity Limitation Survey.

Table 8.14

**Long-distance travel indicators of persons with disabilities living in households, 1991**

	Condition prevents long-distance trips	Attendant/companion required for long-distance trips	Specialized services/ facilities required for long-distance trips
	%		
People aged:			
15-34			
Men	10.4	11.0	1.9
Women	11.2	10.0	1.4
Total	10.8	10.4	1.7
35-54			
Men	16.0	9.6	1.3
Women	20.8	9.7	1.7
Total	18.4	9.7	1.4
55-64			
Men	18.2	10.3	1.1
Women	20.7	12.8	1.8
Total	19.4	11.6	1.4
65 and over			
Men	15.7	16.1	2.3
Women	22.4	23.9	4.8
Total	19.7	20.7	3.8

Source: Statistics Canada, 1991 Health and Activity Limitation Survey.

Table 8.15

**Average time spent on personal care activities, 1992**

	People aged					
	15-64			65 and over		
	Men	Women	Total	Men	Women	Total
	Hours per day <sup>1</sup>					
Personal care activities:						
Sleep	7.9	8.1	8.0	8.3	8.5	8.4
Meals	1.2	1.2	1.2	1.5	1.4	1.5
Other personal care activities	1.1	1.3	1.2	1.8	1.9	1.9
Total personal care activities	10.1	10.5	10.3	11.5	11.9	11.7

<sup>1</sup> Averaged over a 7-day week.

Source: Statistics Canada, General Social Survey, 1992.



Table 8.16

## Average time seniors spent on personal care activities, by family status, 1992

	Men		Women		
	Married	Unmarried living alone	Married	Unmarried living alone	Unmarried living with others
	Hours per day <sup>1</sup>				
Personal care activities:					
Sleeping	8.3	8.5	8.4	8.5	8.8
Meals	1.6	1.2	1.6	1.3	1.6
Other personal care activities	1.8	2.0	1.7	2.2	2.2
Total personal care activities	11.6	11.7	11.7	12.0	12.6

<sup>1</sup> Averaged over a 7-day week.

Source: Statistics Canada, General Social Survey, 1992.

Table 8.17

## Percentage of people who were victims of personal crimes, 1993

	% victimized		Total
	Once	Two or more times	
	%		
People aged:			
15-24			
Men	23	14	38
Women	21	16	37
Total	22	15	37
25-44			
Men	19	7	27
Women	19	9	28
Total	19	8	27
45-64			
Men	14	5	19
Women	12	4	16
Total	13	5	17
65 and over			
Men	6	--	8
Women	4	--	5
Total	5	--	6

Source: Statistics Canada, General Social Survey, 1993.



Table 8.18

**Percentage of people who feel safe/unsafe when walking alone in their neighbourhood after dark, 1993**

	Proportion feeling					Total
	Very unsafe	Somewhat unsafe	Reasonably safe	Very safe	Don't know/ not stated	
	%					
People aged:						
15-24						
Men	--	5	43	50	--	100
Women	14	26	45	14	--	100
Total	8	15	44	33	--	100
25-44						
Men	3	6	40	51	--	100
Women	14	25	44	17	1	100
Total	8	15	42	34	1	100
45-64						
Men	4	7	42	47	--	100
Women	20	21	40	17	2	100
Total	12	14	41	32	1	100
65 and over						
Men	10	9	37	38	6	100
Women	38	19	22	13	7	100
Total	26	15	29	24	7	100

Source: Statistics Canada, General Social Survey, 1993.

Table 8.19

## Percentage of people who worry/don't worry when home alone at night, 1993

	Proportion feeling		Total
	Very or somewhat worried	Not at all worried	
	%		
People aged:			
15-24			
Men	11	89	100
Women	42	58	100
Total	27	74	100
25-44			
Men	11	89	100
Women	39	61	100
Total	25	75	100
45-64			
Men	11	89	100
Women	37	63	100
Total	24	76	100
65 and over			
Men	17	83	100
Women	27	73	100
Total	23	77	100

Source: Statistics Canada, General Social Survey, 1993

Table 8.20

## Computer use indicators, 1994

	% using computers			% having taken computer courses			% in homes owning computers		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
	%								
People aged:									
15-24	82.8	79.2	81.1	69.4	67.1	68.3	48.6	39.8	44.3
25-44	63.9	69.4	66.7	42.4	50.1	46.3	37.1	37.6	37.3
45-64	49.2	45.6	47.4	30.6	31.2	30.9	36.0	30.6	33.2
65 and over	13.9	7.6	10.3	12.4	6.9	9.3	8.5	6.3	7.3

Source: Statistics Canada, General Social Survey, 1994



Table 8.21

## Percentage of computer users using computer for selected purposes, 1994

	Games	Word-processing	Data entry	Record-keeping	Data analysis	Programming	Use on-line data service
	%						
People aged:							
15-24							
Men	84.1	77.5	62.8	51.4	29.0	24.6	19.7
Women	72.7	84.3	68.6	44.8	30.9	22.0	12.1
Total	78.7	80.8	65.6	48.3	29.9	23.3	16.1
25-44							
Men	70.6	69.3	71.1	63.7	48.4	18.8	21.7
Women	58.6	70.3	66.3	57.6	32.0	11.6	15.4
Total	64.3	69.8	68.6	60.4	39.9	15.0	18.4
45-64							
Men	50.7	60.4	64.6	58.0	41.8	12.9	23.1
Women	45.2	59.9	57.4	48.4	24.4	6.9	10.5
Total	48.0	60.1	61.1	53.4	33.3	10.0	16.9
65 and over							
Men	14.7	39.0	37.3	40.7	19.5	6.1	6.8
Women	15.7	32.1	22.6	21.2	6.9	1.8	2.4
Total	15.1	35.9	30.7	32.0	13.9	4.2	4.9

Source: Statistics Canada, General Social Survey, 1994.

Table 8.22

## Percentage of families and unattached individuals with VCRs and compact disc players, 1995

	% with video-cassette recorder aged		% with compact disc player aged	
	15-64	65 and over	15-64	65 and over
	%			
Families	91.8	71.6	56.9	26.1
Unattached individuals				
Men	72.5	47.4	45.0	16.5
Women	71.4	41.4	37.6	13.7
Total	72.0	42.9	41.8	14.4

Source: Statistics Canada, Household Facilities and Equipment Survey.



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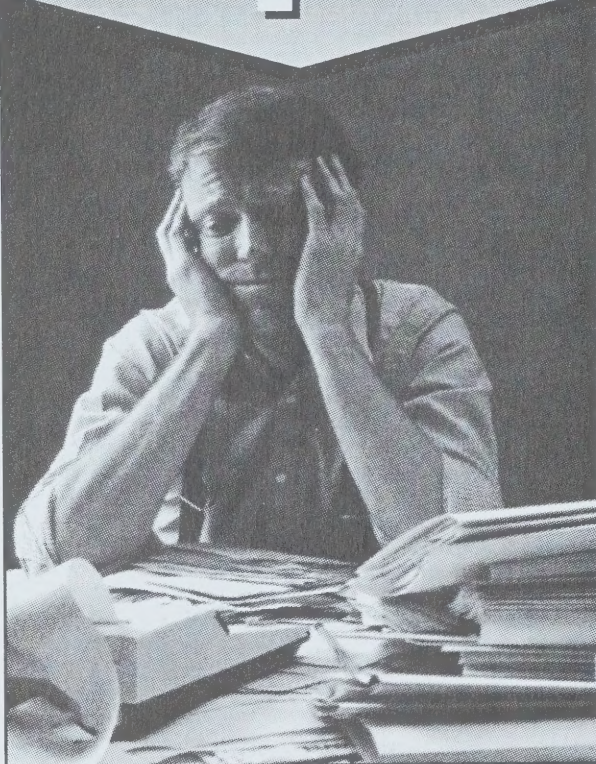
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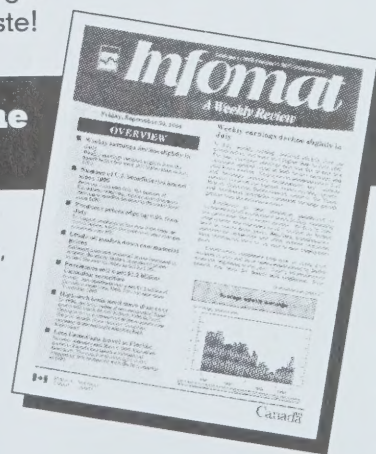
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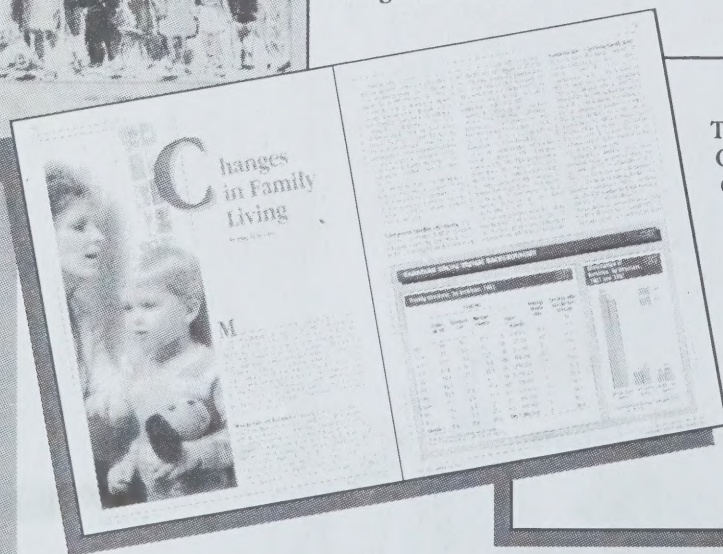
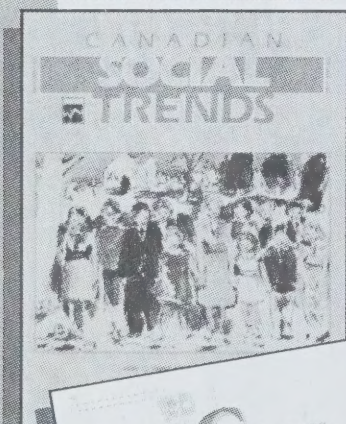
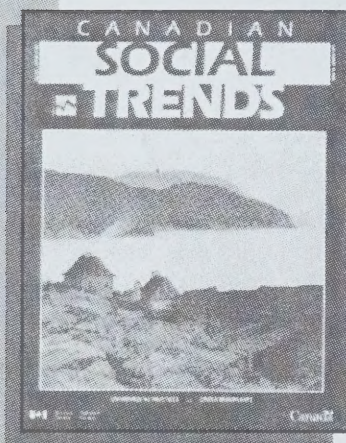
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